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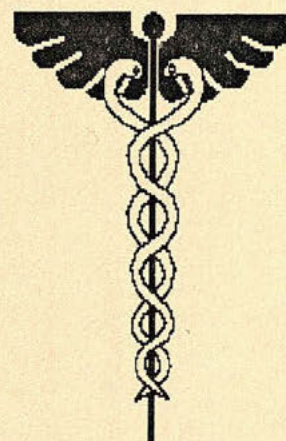
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Missouri
Medical
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Report



Missouri Department of Insurance
Statistics Section
December 2000

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Missouri Department of Insurance
Statistics Section
December 2000

Also Available From MDI

Reports These reports are available by sending a written request along with the payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City MO 65102-0690.

- *Missouri Department of Insurance Annual Report*
- *Missouri Market Share Report*
- *Missouri Real Estate Malpractice (Closed Claim) Report*
- *Missouri Legal Malpractice (Closed Claim) Report*
- *Missouri Products Liability (Closed Claim) Report*
- *Missouri Health Maintenance Organization Report*
- *Missouri Complaint Index Report*
- *Missouri Life, Accident & Health Supplement Report*
- *Missouri Property & Casualty Supplement Report*
- *Missouri Commercial Liability Report*
- *Mortgage Guaranty Report*
- *Missouri Private Passenger Automobile Insurance Report*
- *Missouri Uninsured Automobile Report*

Databases For data requests, contact the Statistics Section at 573-751-3163. Some databases are available for a fee.

- *Medicare Supplement Experience Data*
- *Missouri Zip Code Insurance Data for Homeowners/Dwelling Fire,*
- *Farmowners (dwelling only), Mobile Home, Earthquake and Private Passenger Automobile*

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Overview

Medical malpractice insurance provides protection for medical care providers against malpractice claims by patients or their survivors.

The Missouri Medical Malpractice Insurance Report is an annual publication by the Missouri Department of Insurance that surveys the current state of the medical malpractice market. This report presents contemporary as well as historical trends in the frequency and severity of all medical malpractice claims and the loss ratios and market shares of insurance companies. Because of extensive interest in the relationship between the tort system and malpractice claims, statistics about claim frequency, severity and the court disposition process are also presented.

Underwriting experience

In 1999, the state's malpractice insurers incurred direct losses of \$68.4 million, up 42 percent from 1998; earned premium increased \$5 million to \$93.4 million. As a result, the loss ratio — benefits paid and incurred as a percentage of earned premium — increased significantly from 54.4 percent in 1998 to 73.0 percent in 1999. The physicians' and surgeons' policies experienced a decrease, down from 81.4 percent in 1998 to 63.1 percent in 1999. The hospital business experienced reflects an increase, from 19.7 percent in 1998 to 72.6 percent in 1999.

The number of all types of medical care provider claims reported *decreased* from 1998 to 1999. The total number of claims reported to insurers in 1999 was 1,487, a decrease of 6 percent from 1,584 in 1998.

Of the 468 paid claims closed in 1999, 260 or 56 percent involved an accident that led to the permanent injury or death of the patient, compared to 54 percent in 1998. Among claims filed against physicians/surgeons, the percent of paid claims involving permanent injury or death decreased from 79 percent in 1998 to 77 percent in 1999.

The number of claims closed in 1999 was 1,453, or 10.5 percent less than 1998. The number of claims closed with payment was only 468 in 1999, or 5.5 percent less than 1998. The average indemnity of the claims closed with payment in 1999 decreased 19.9 percent from \$161,263 in 1998 to \$129,096 in 1999.

Market Activity

Fifty-eight insurers wrote business for hospitals, physicians and surgeons in 1999, compared to 54 in 1998. The top five companies accounted for 60 percent of all premiums written, excluding self-insured hospitals. Out of the top five companies, two companies are domiciled in Missouri.

Claim Disposition Process

In 1999, the average claimant waited 46 months (almost four years) for a full payment after the filing date — a slight decrease from 45 months in 1998.

Court proceedings were involved in 71 percent of claims closed in 1999 — a slight decrease from 1998. The percentage of claims closed with payment involving a court proceeding increased from 27.8 percent in 1998 to 31.7 percent in 1999.

Of the 468 claims paid, 329 or 70 percent were settled after court proceedings began. Only 4 percent or 18 of the paid claims were settled after a *complete* court proceeding. Of the 985 claims closed in favor of the defendant, 709 or 72 percent were closed after court proceedings were initiated.

Company figures show insurers spent an average of \$22,928 to defend paid claims, representing a 1 percent increase from 1998.

Background

The report is based upon data provided by insurers and self-insured hospitals to the Missouri Department of Insurance. The information draws on open and closed claims data that insurance companies and self-insured hospitals are required to report under Section 383.115 RSMo. The department makes every possible effort to make sure this data is accurate; however, the accuracy of this report still depends largely upon the accuracy of the data filed by the insurers and self-insured hospitals.

Additional information in Section VII was derived from the Page 15 supplement to the annual statement that companies are required to file. This section includes data for the past three years on type of business, company, volume of business, market share and loss ratios.

Data for physicians and surgeons, hospitals and other medical care providers are summarized in this report. Other medical care providers include — but are not limited to — dentists, nurses, nursing homes, chiropractors, pharmacies, optometrists, podiatrists/chiropodists, clinics and corporations.

The Missouri Medical Malpractice Insurance Report is available at the Missouri State Library and in major depository libraries in the state. Copies are available in Braille, large print or audio cassettes upon request.

Address questions on this report to the Statistics Section, Missouri Department of Insurance, P.O. Box 690, Jefferson City MO 65102-0690.

Section I

Major Historical Trends

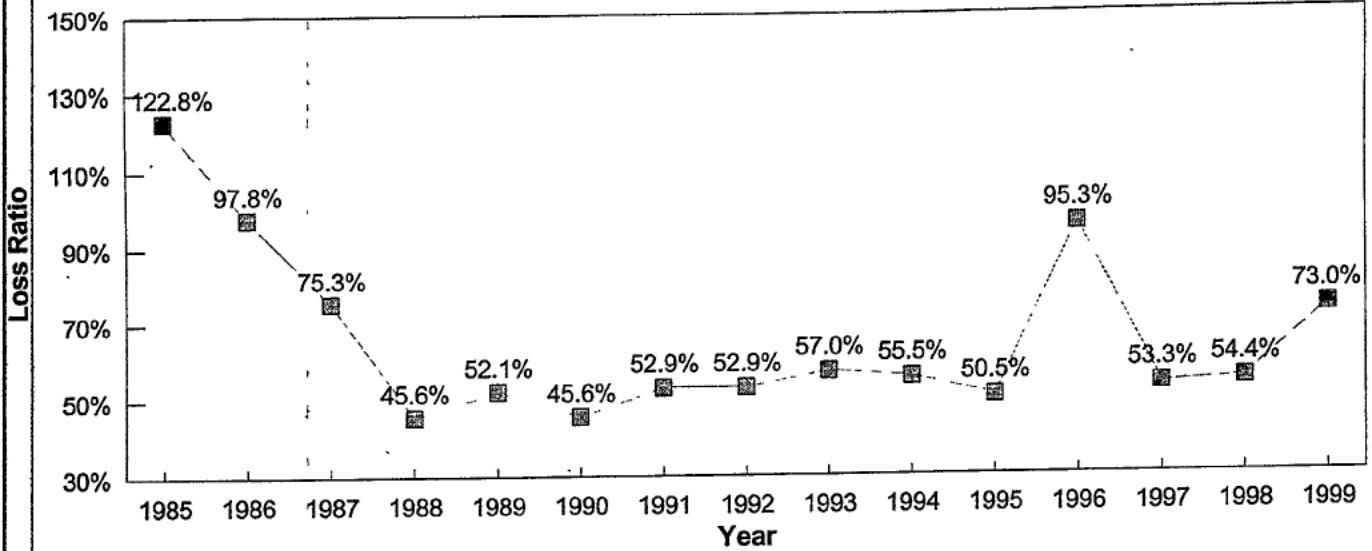
This section contains graphs depicting trends in the medical malpractice insurance for:

- All Medical Care Providers
- Physicians & Surgeons Only
- Hospitals Only

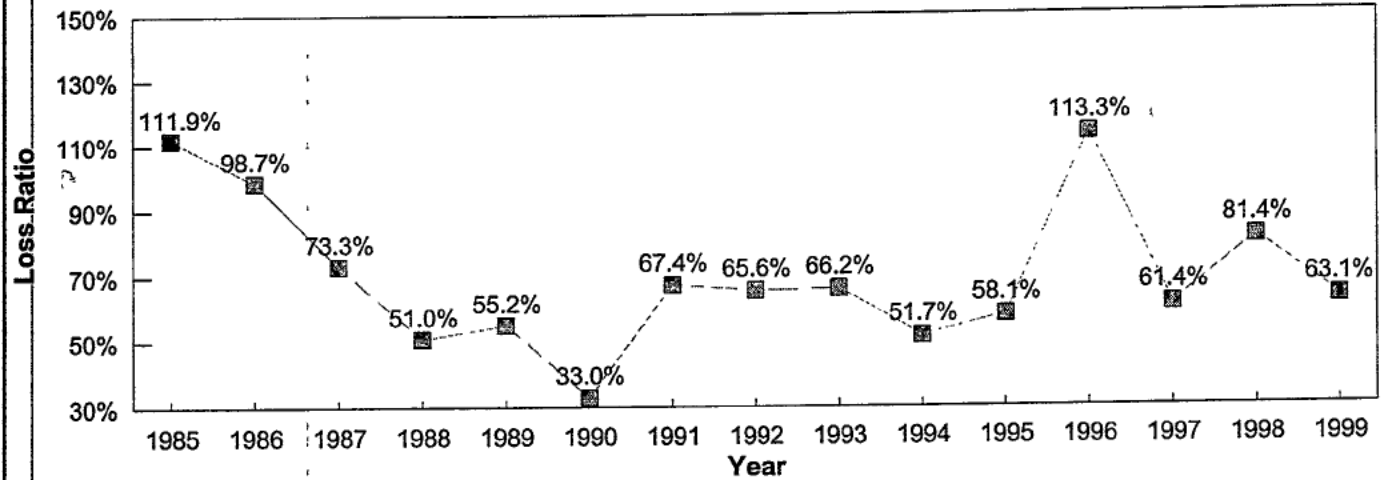
The graphs are further categorized by:

- Market Trends:
 - Loss ratio for Missouri
 - Four firm concentration
 - Number of insurance writers in Missouri
- Frequency and Severity :
 - Number of closed claims
 - Average indemnity of closed claims
 - Average loss adjustment expense of closed claims
 - Number of claims reported to insurers
 - Average injury severity of claims reported to insurers
- Court Disposition:
 - Number of months from incident to disposition
 - Percentage of closed claims after initiating court proceedings
 - Percentage of closed claims in favor of the plaintiff after initiating court proceedings

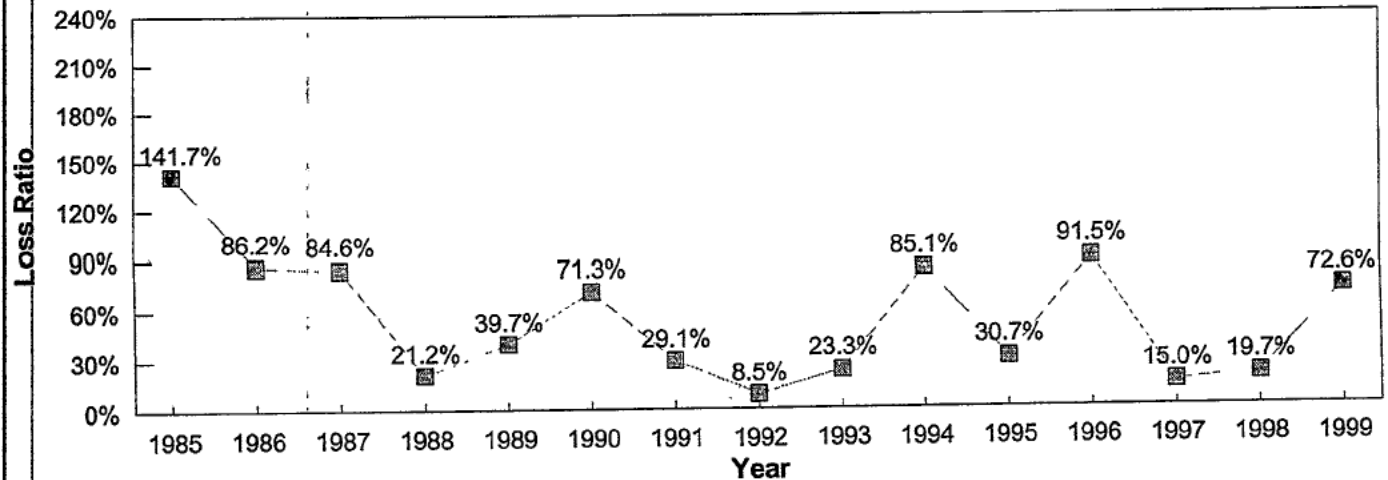
Missouri Loss Ratio All Medical Care Providers



Physicians & Surgeons



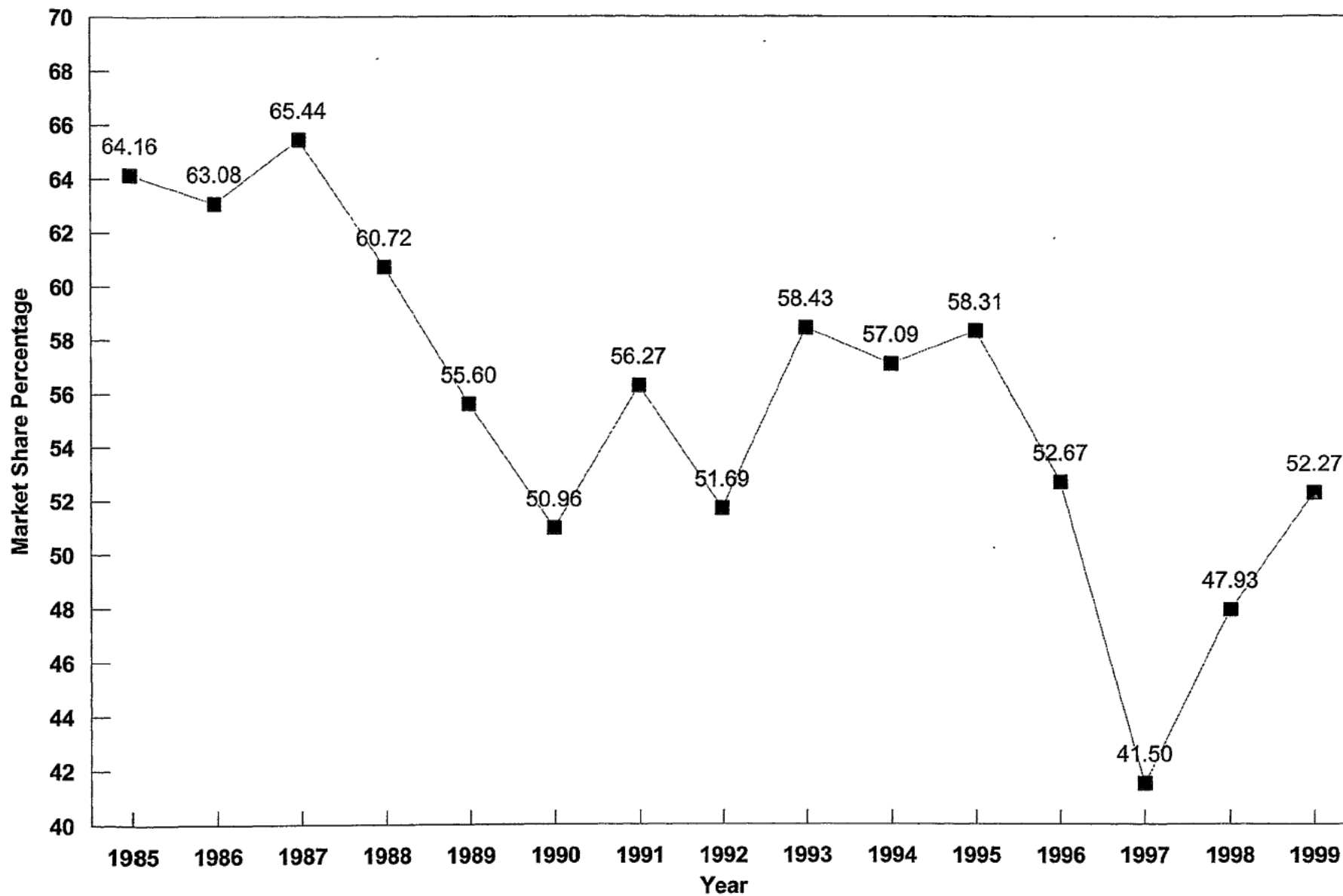
Hospitals



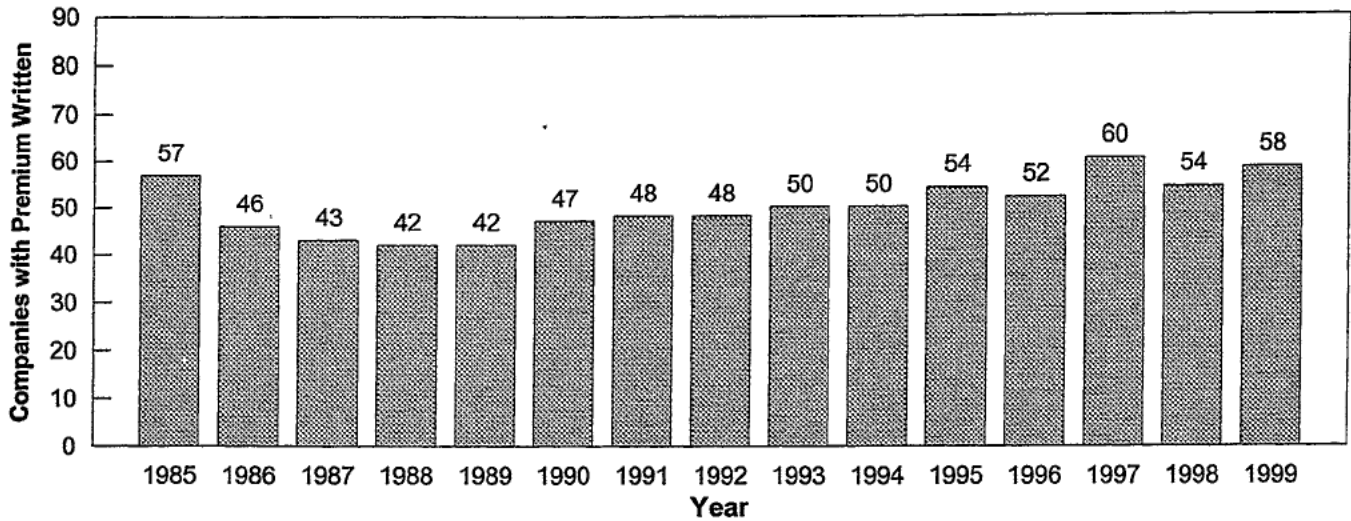
Loss Ratio = Incurred Losses / Earned Premium from Page 15 Supplement

Four Firm Concentration

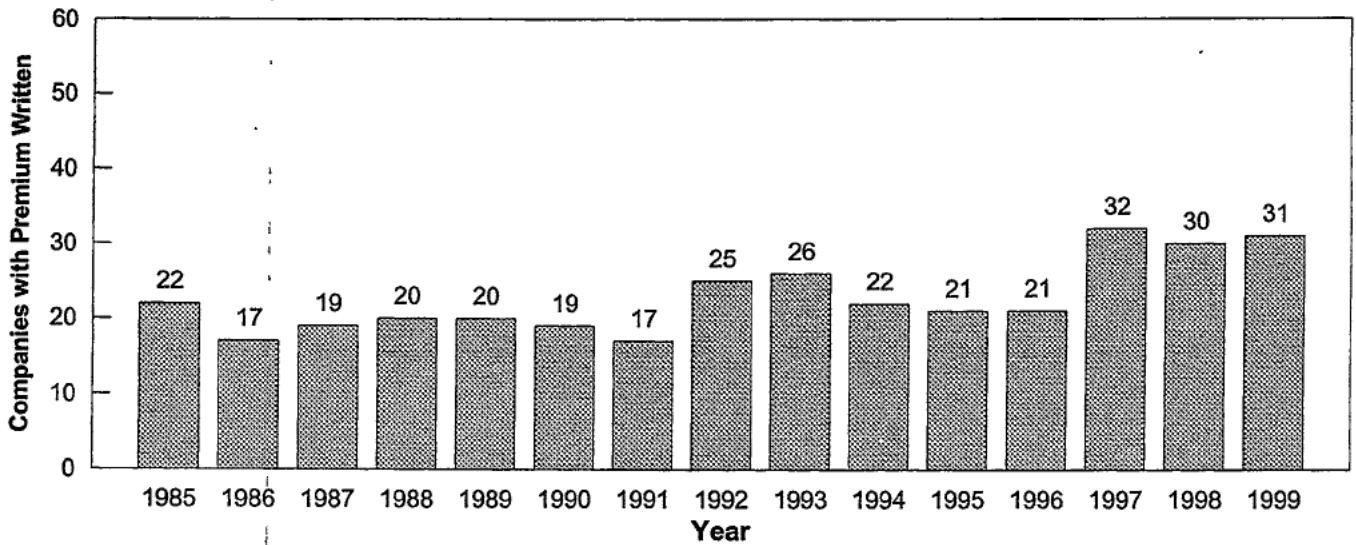
Top Four Writers' Market Share by Written Premium



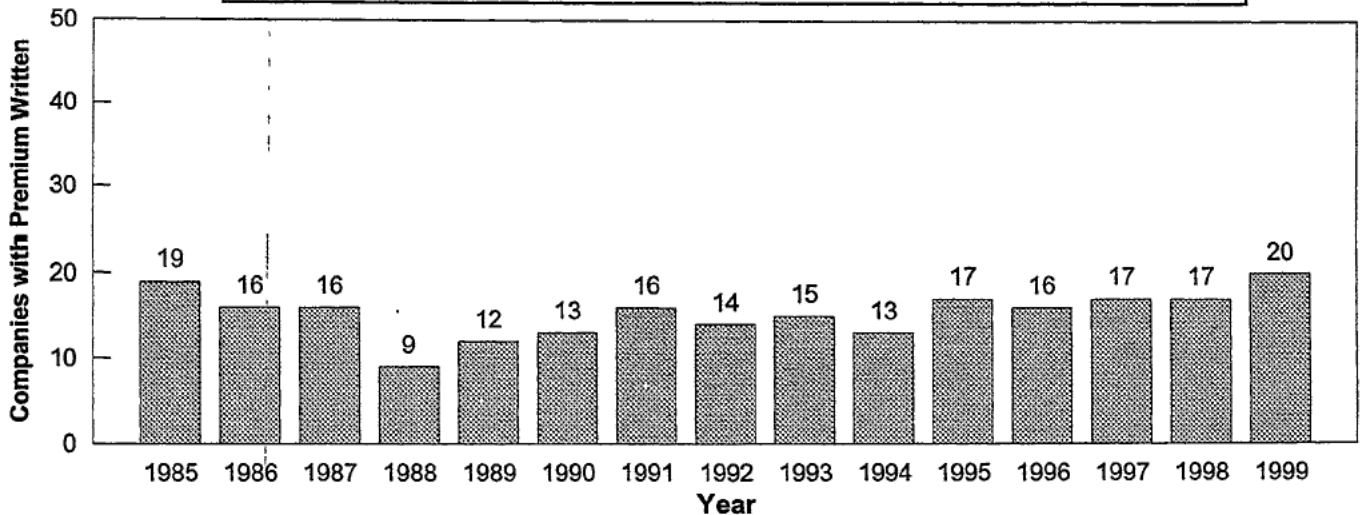
Companies Writing Medical Malpractice Insurance All Medical Care Providers



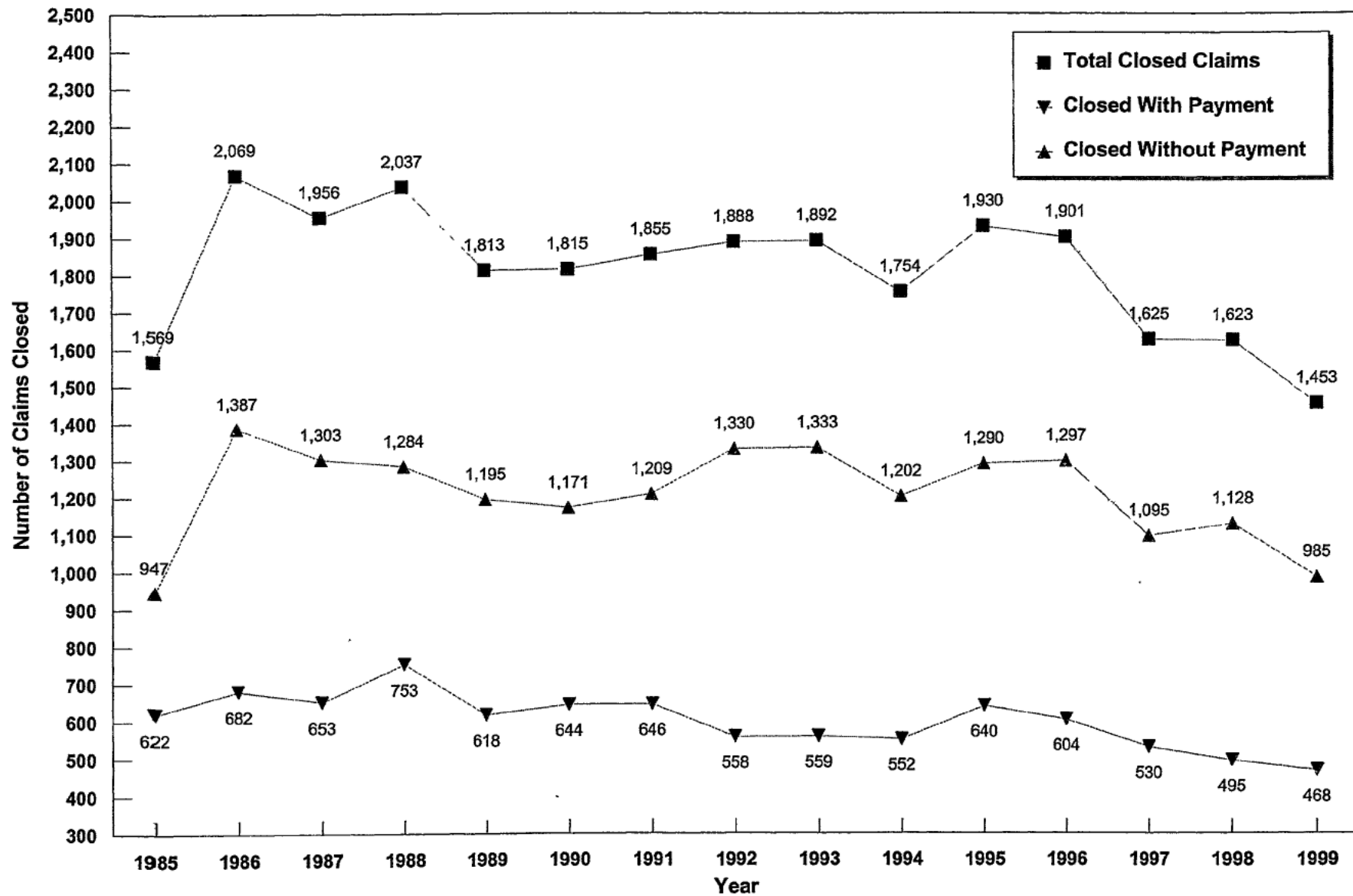
Physicians & Surgeons



Hospitals

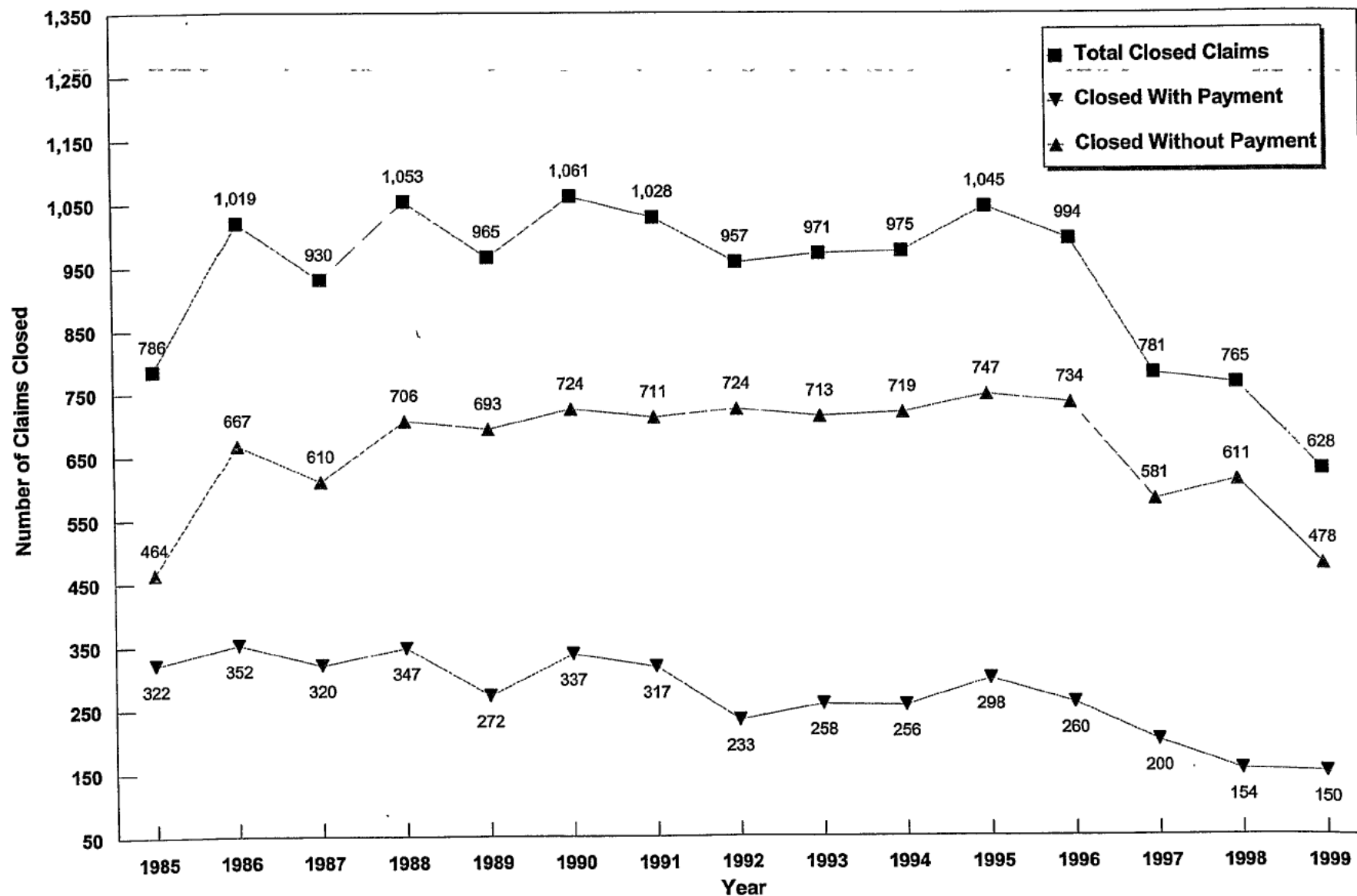


Closed Claim Count All Medical Care Providers



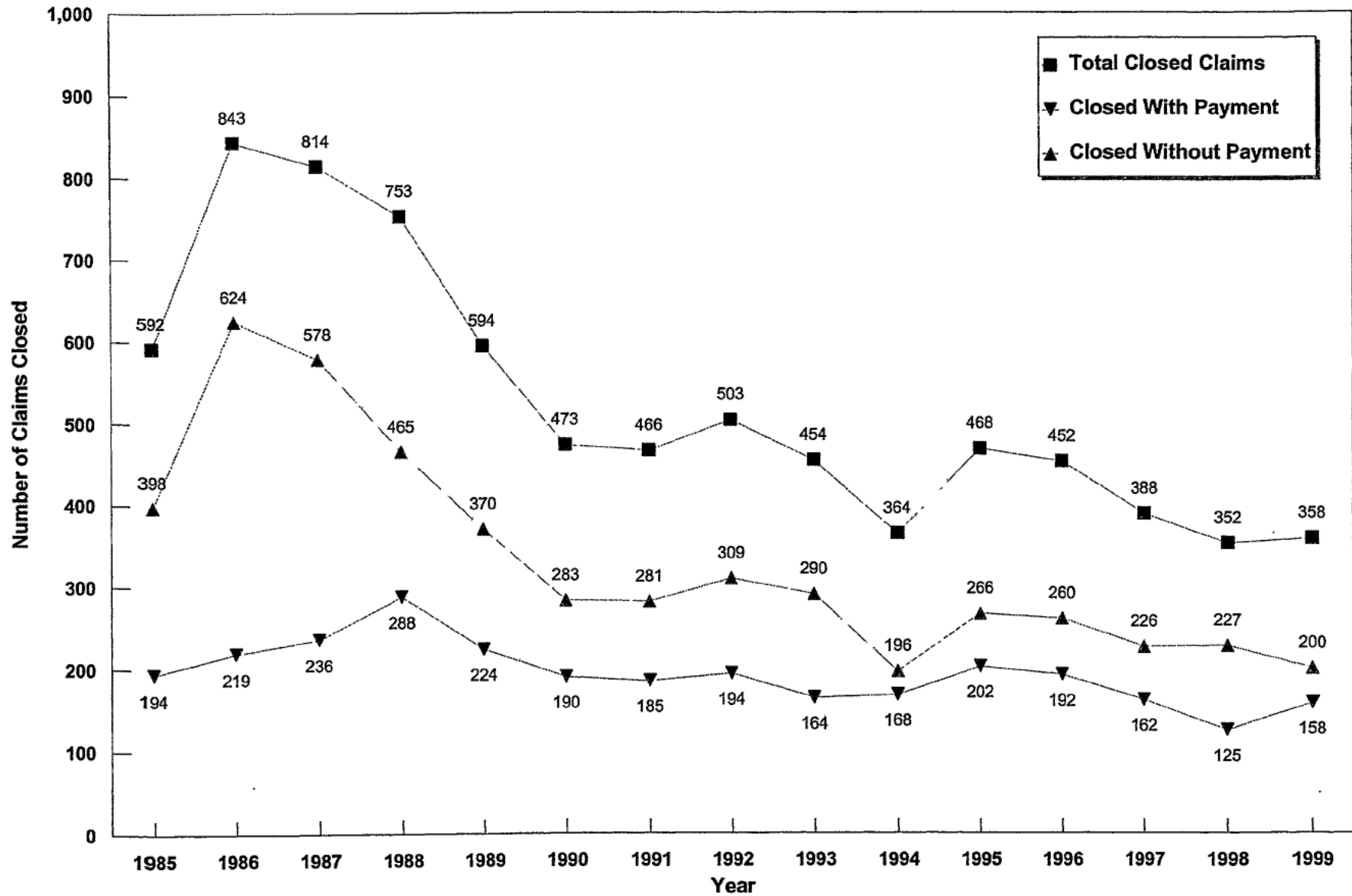
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

Closed Claim Count Physicians & Surgeons



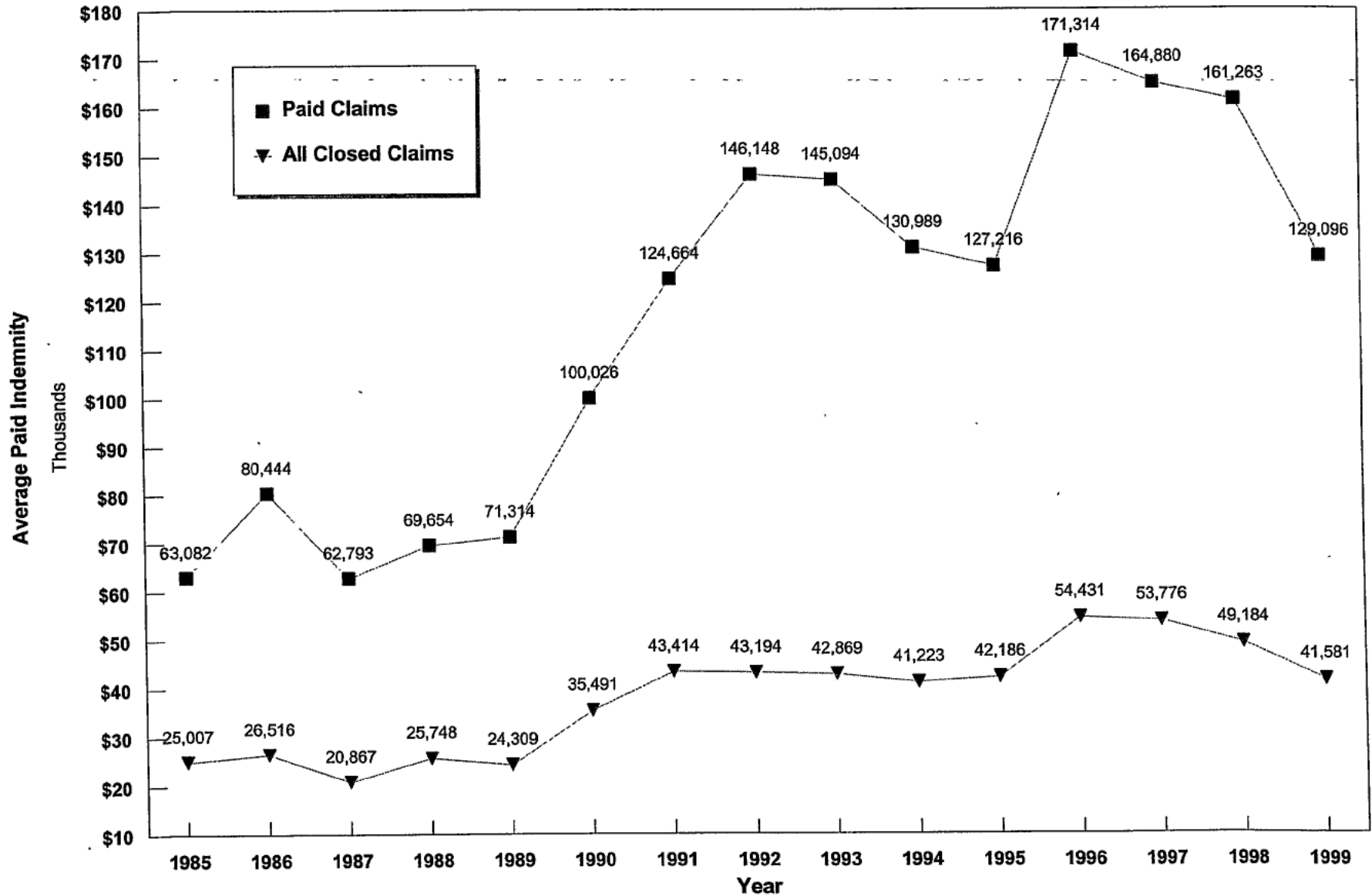
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

Closed Claim Count Hospitals



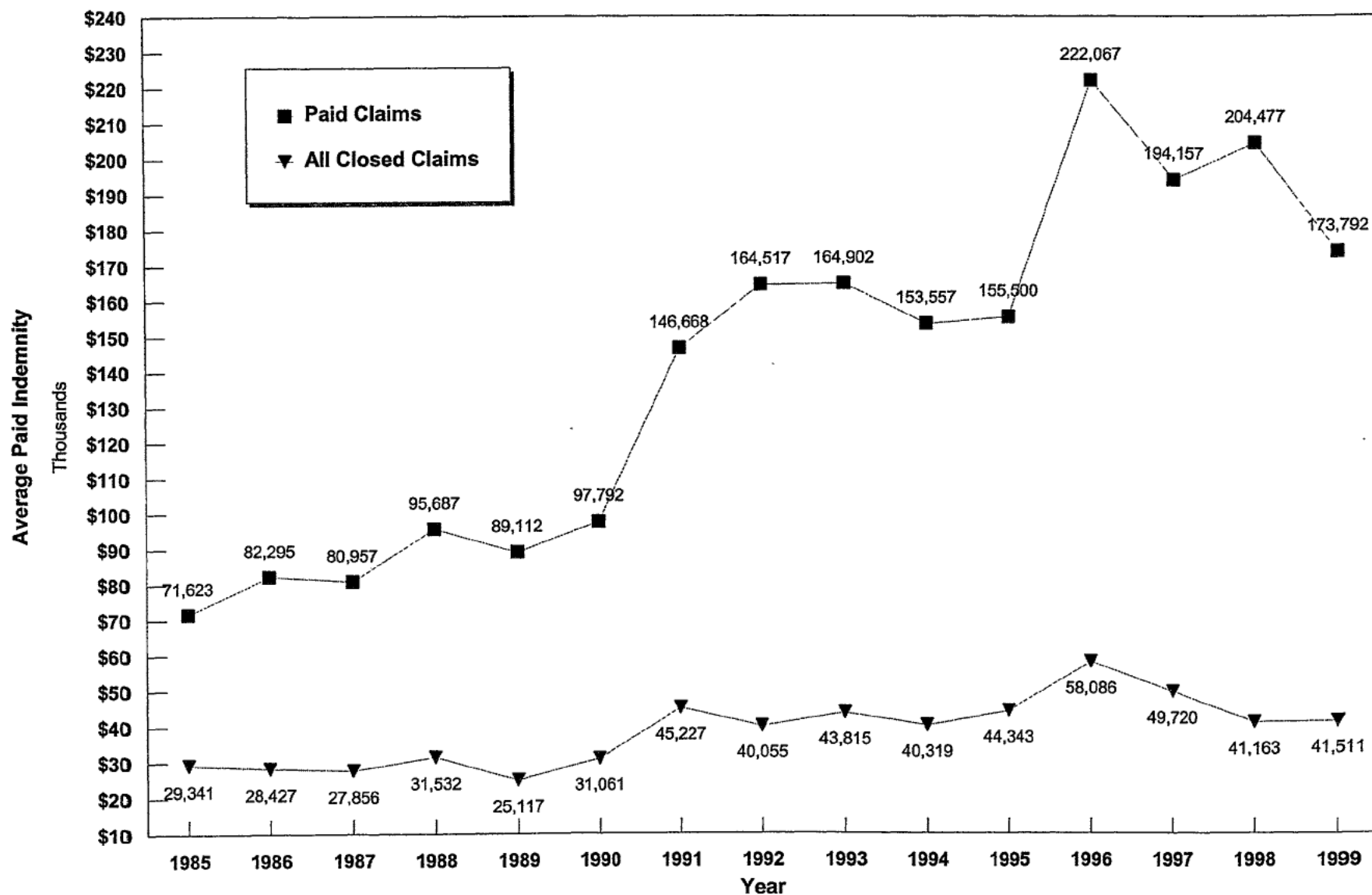
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

All Medical Care Providers **Average Indemnity Paid**



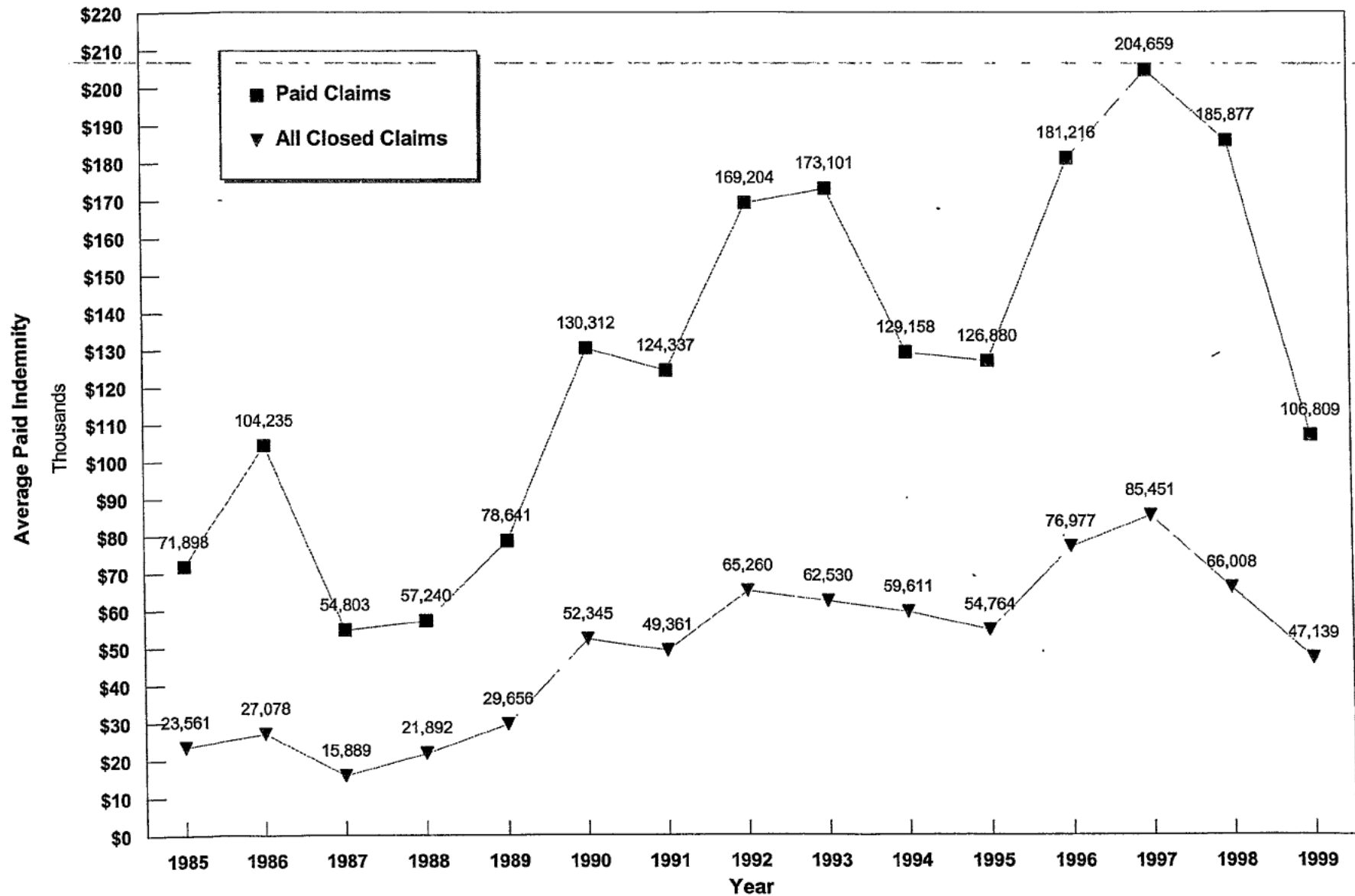
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

Physicians & Surgeons Average Indemnity Paid



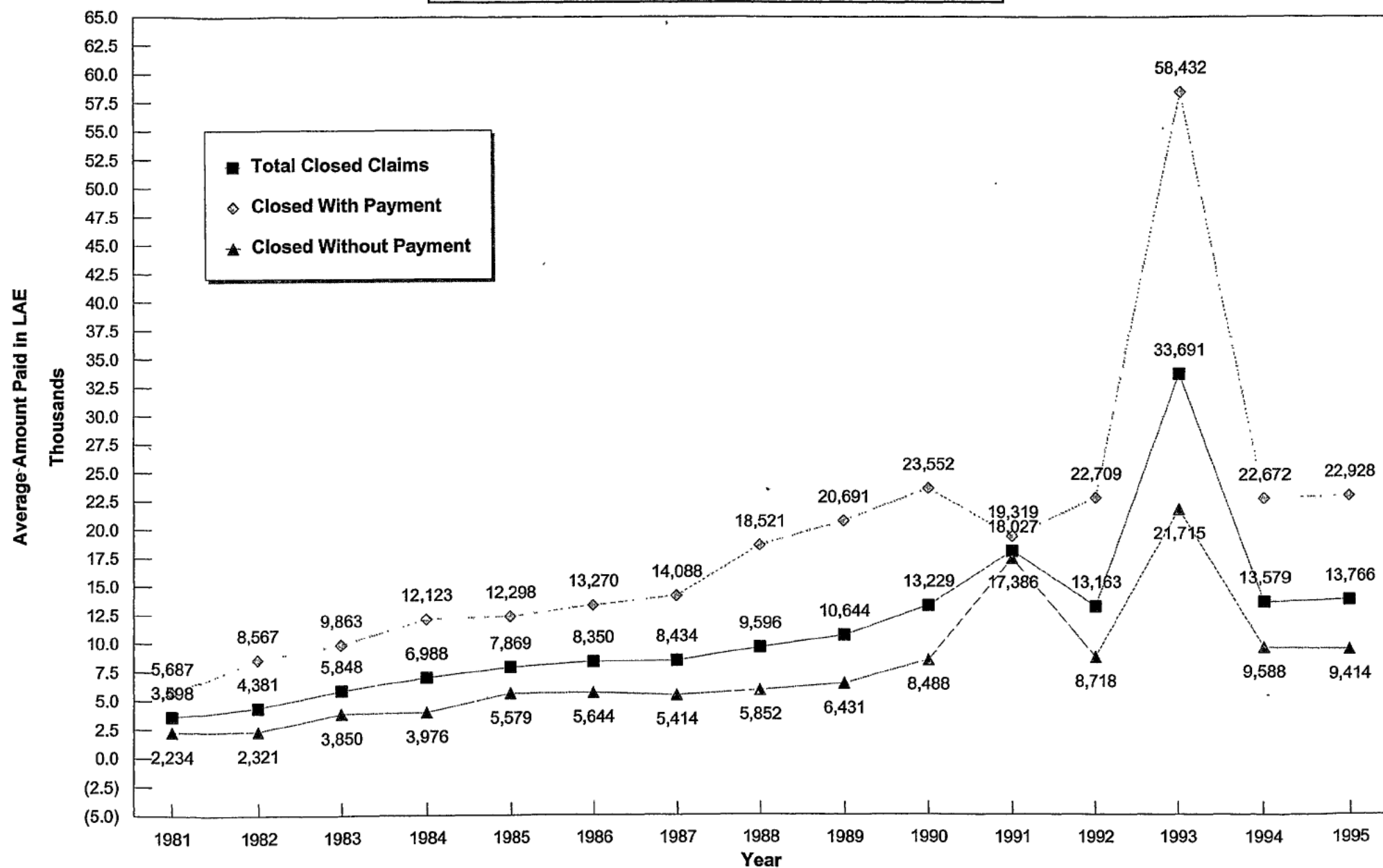
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

Hospitals Average Indemnity Paid



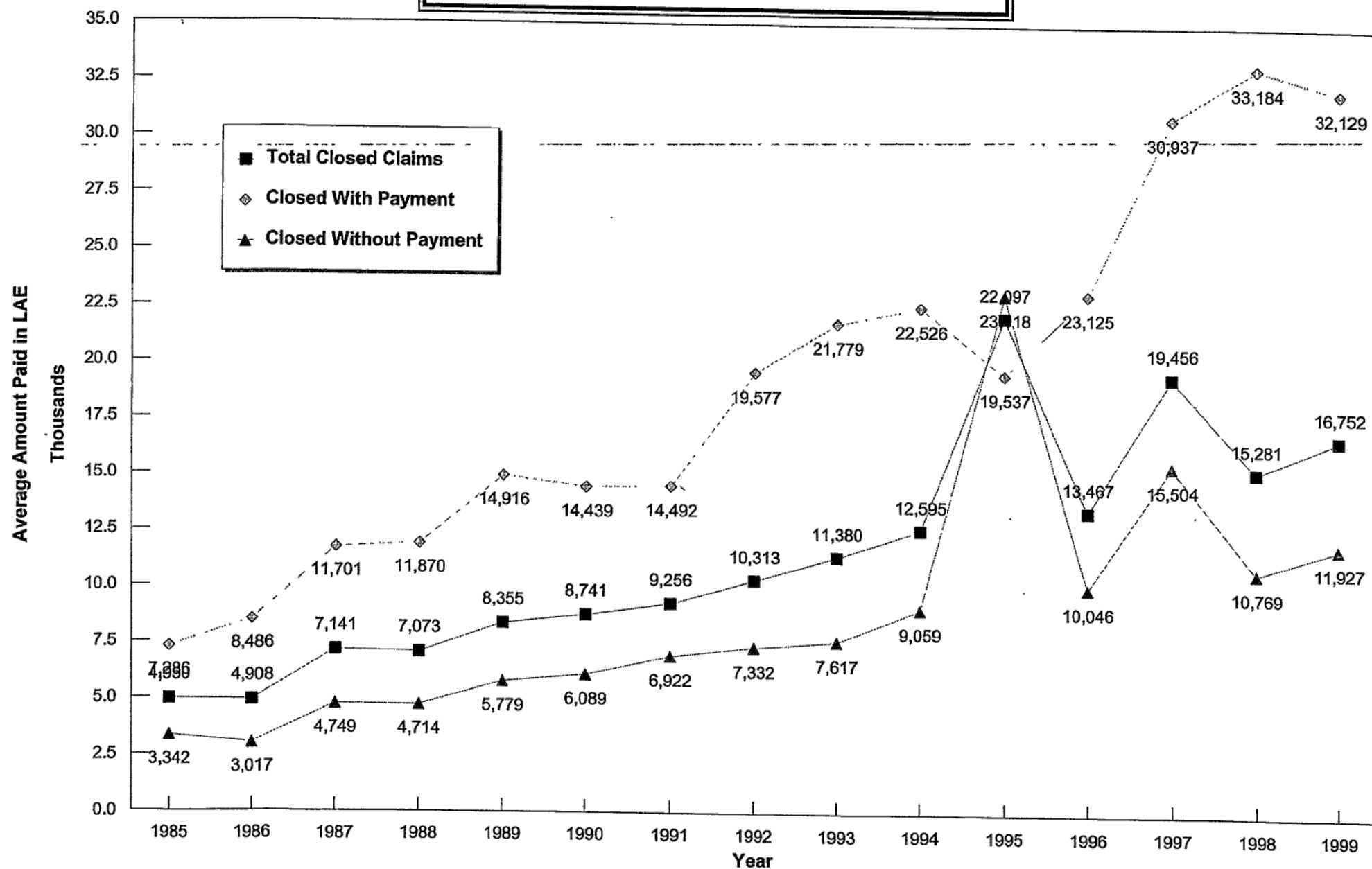
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

Loss Adjustment Expense All Medical Care Providers



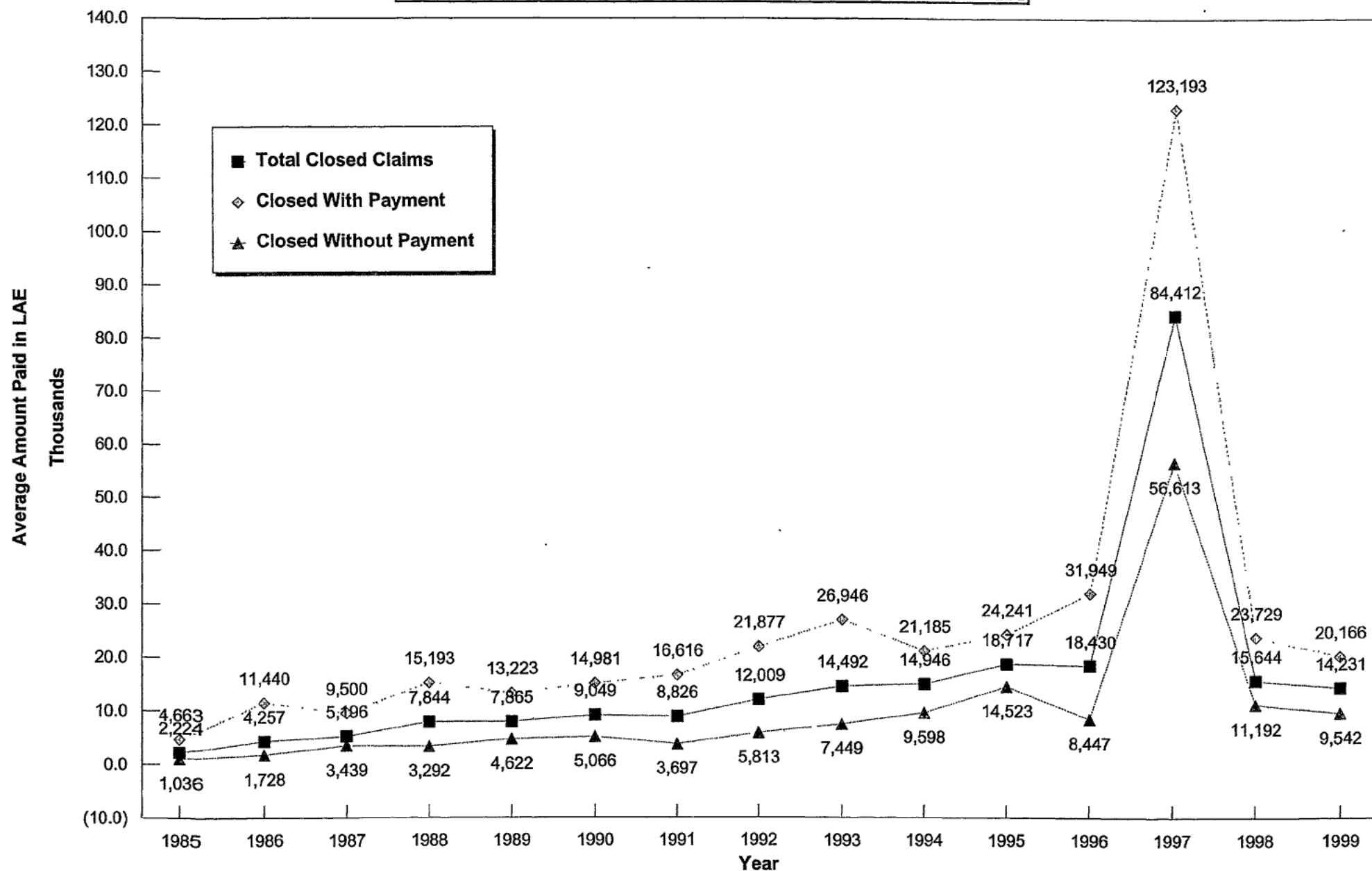
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

Loss-Adjustment-Expense Physicians & Surgeons



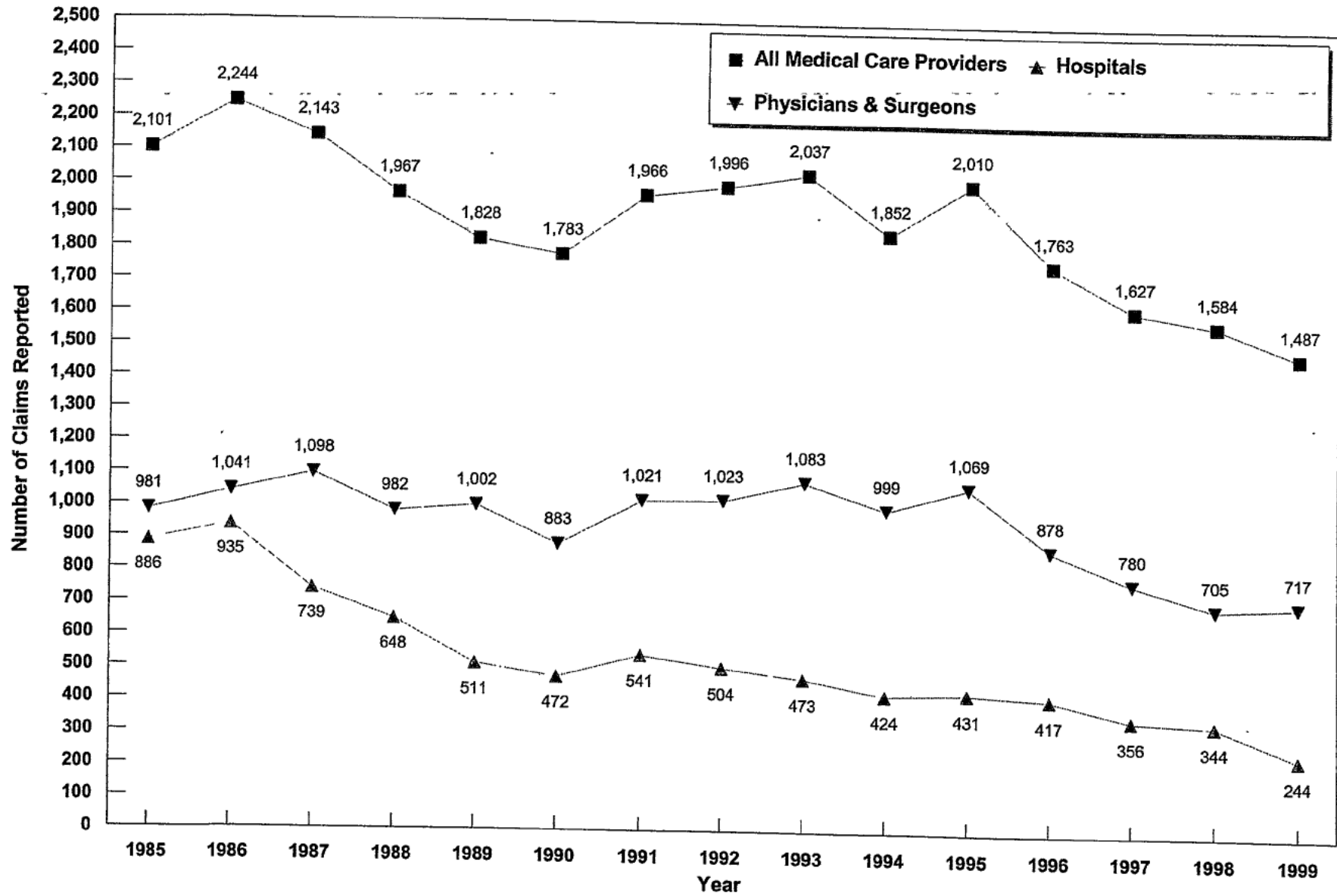
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

Loss Adjustment Expense Hospitals



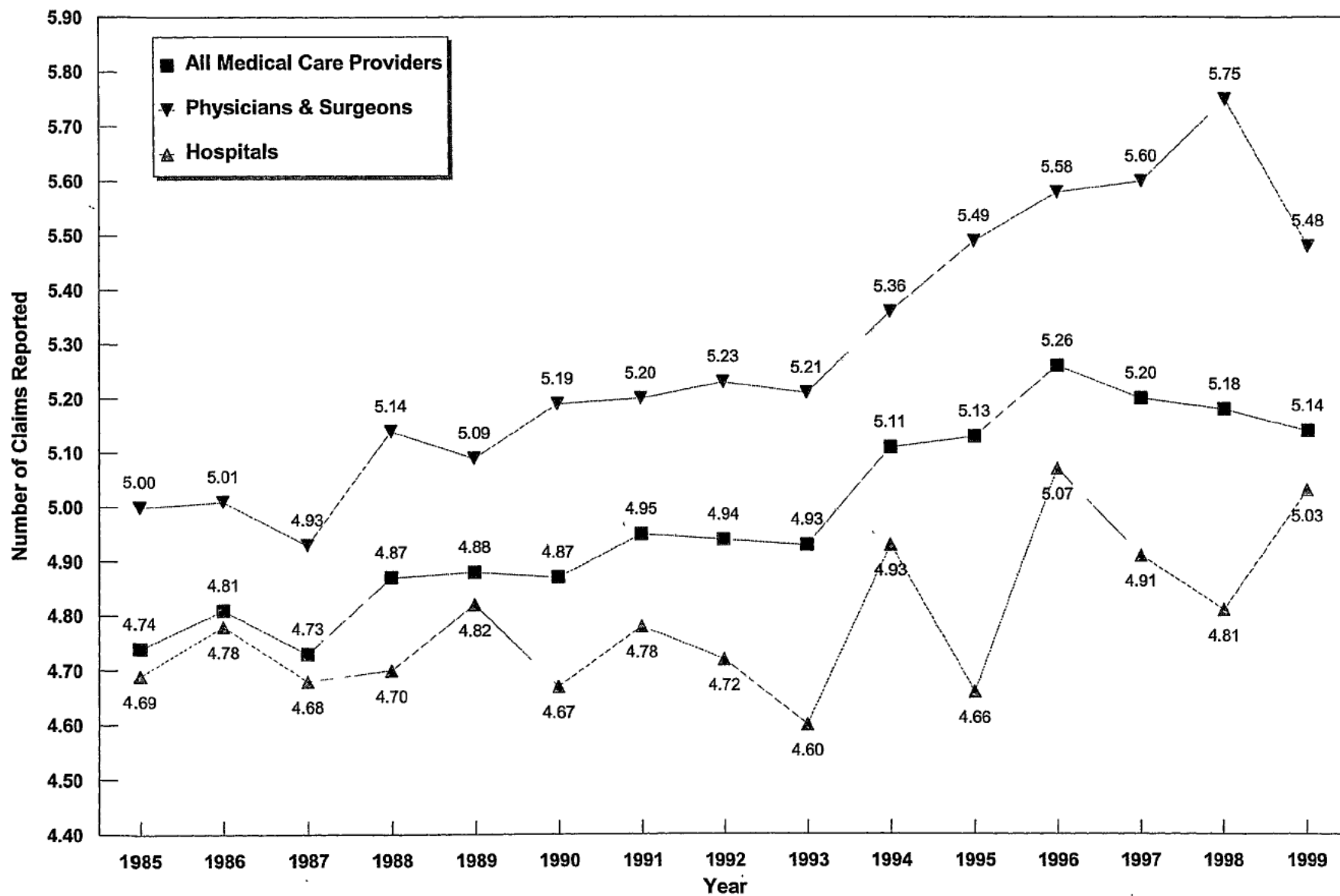
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

Claim Count Reported to Insurer



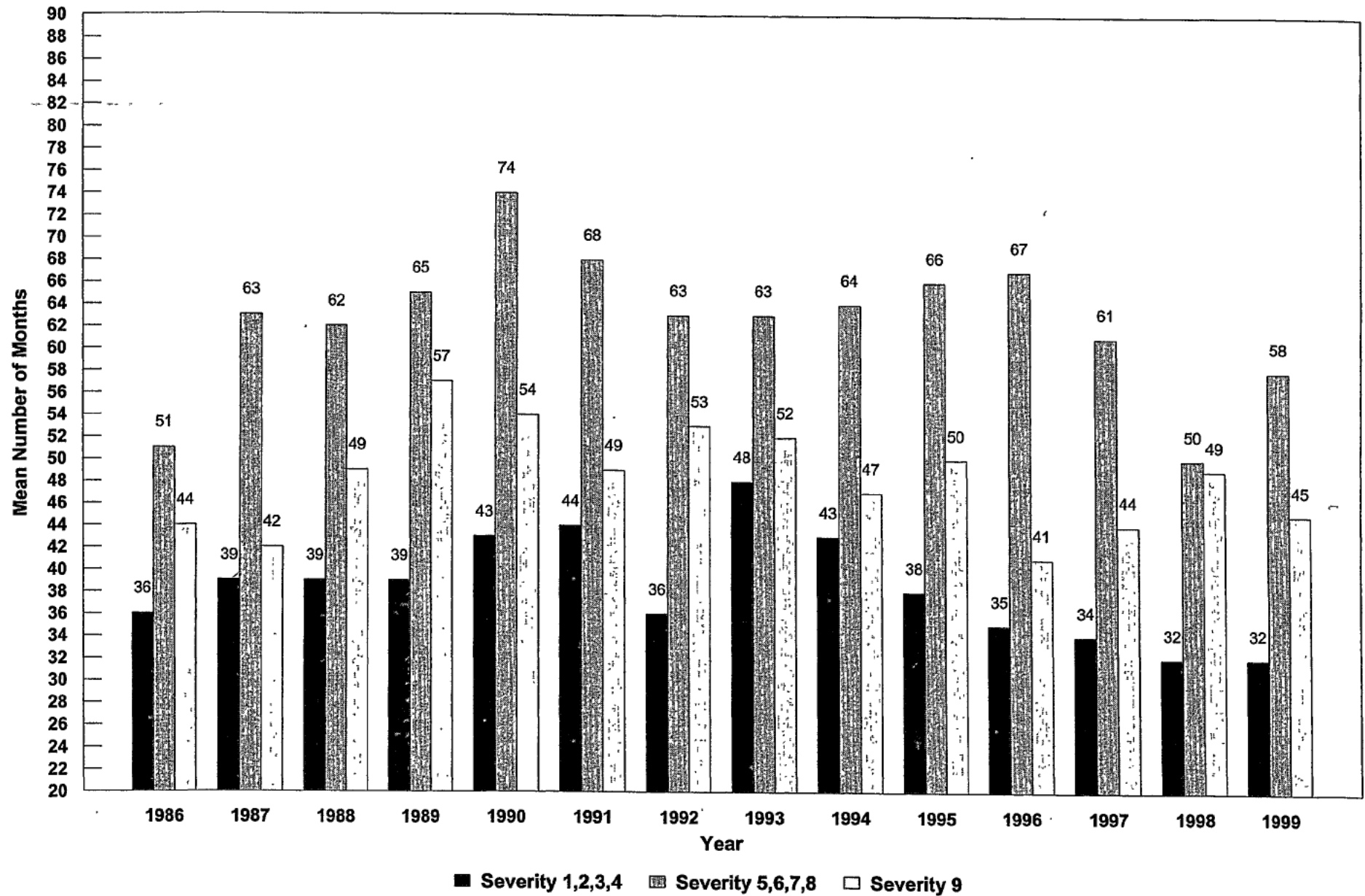
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

Average Injury Severity of Claims Reported to Insurer



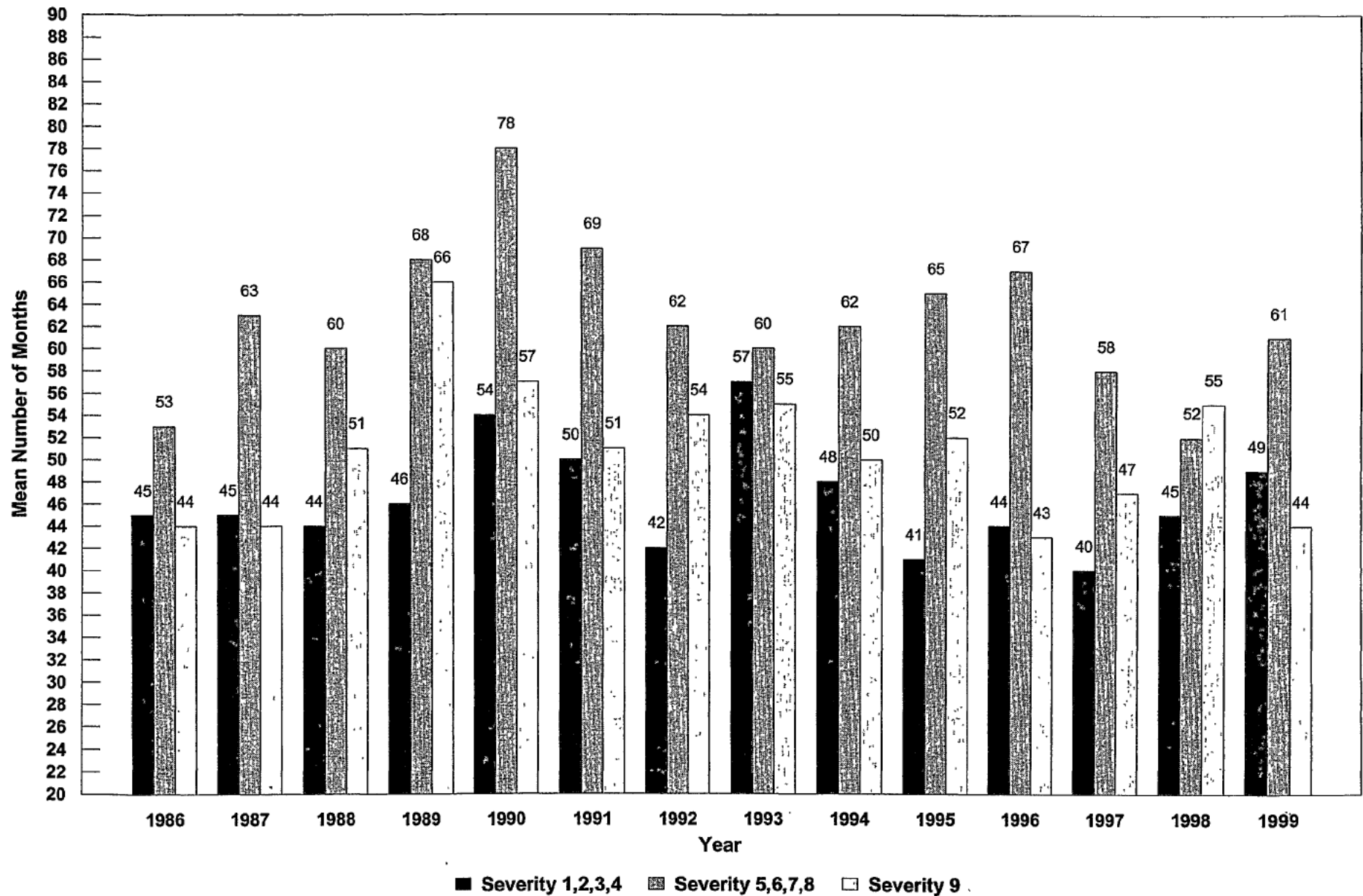
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

Bodily-Injury-Severity-of-Paid-Claims - All Medical Care Providers **Mean Number of Months from Incident to Disposition**



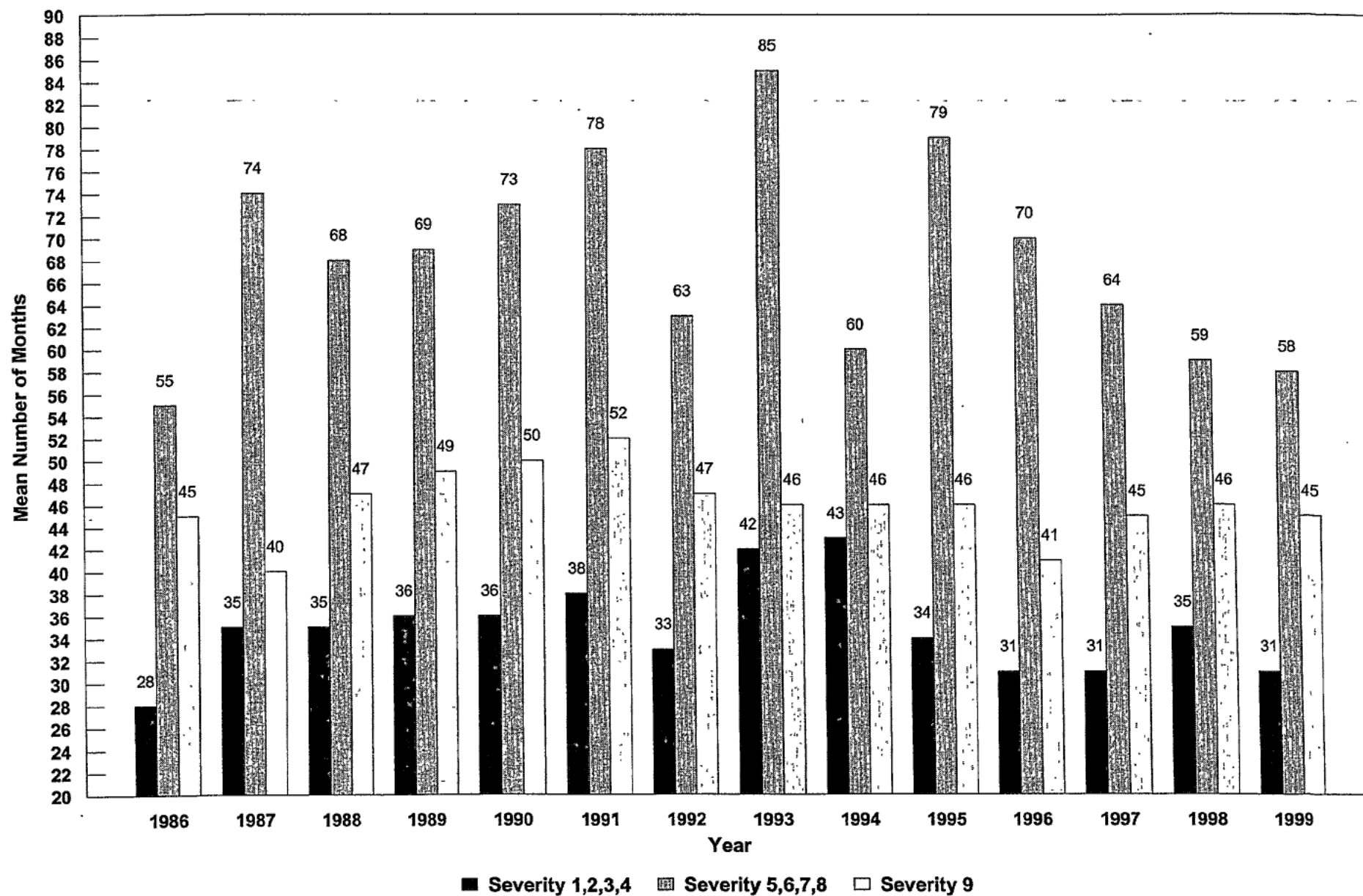
See Section III for the definitions of the severity categories.

Bodily Injury Severity of Paid Claims - Physicians & Surgeons **Mean Number of Months from Incident to Disposition**



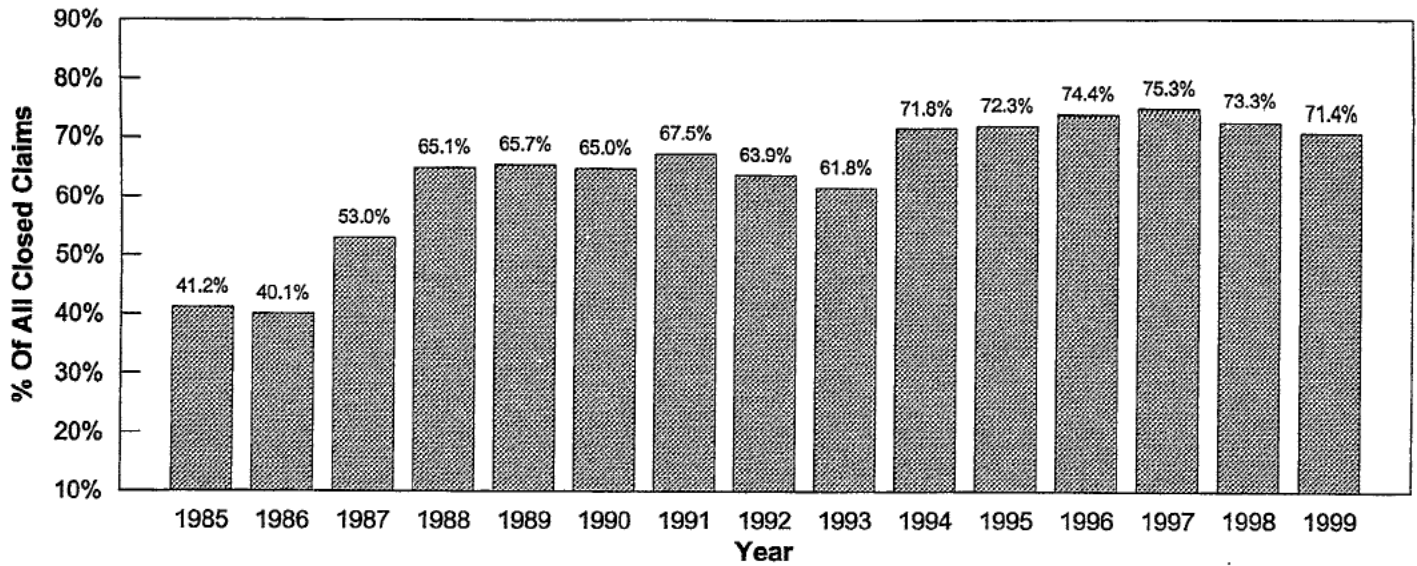
See Section III for the definitions of the severity categories.

Bodily-Injury-Severity of Paid Claims - Hospitals **Mean Number of Months from Incident to Disposition**

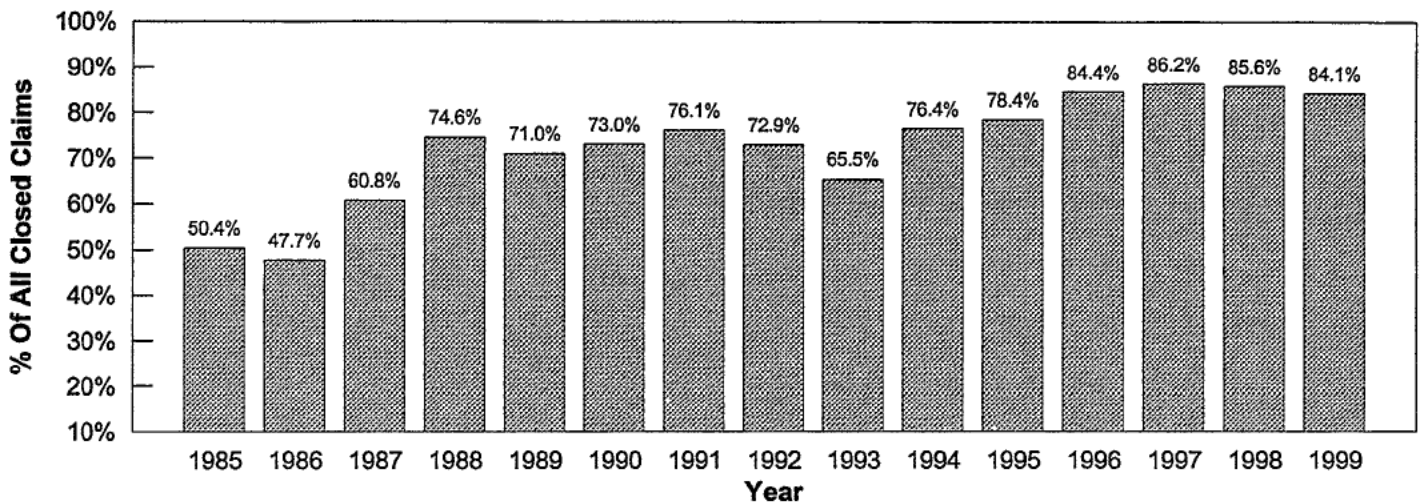


See Section III for the definitions of the severity categories.

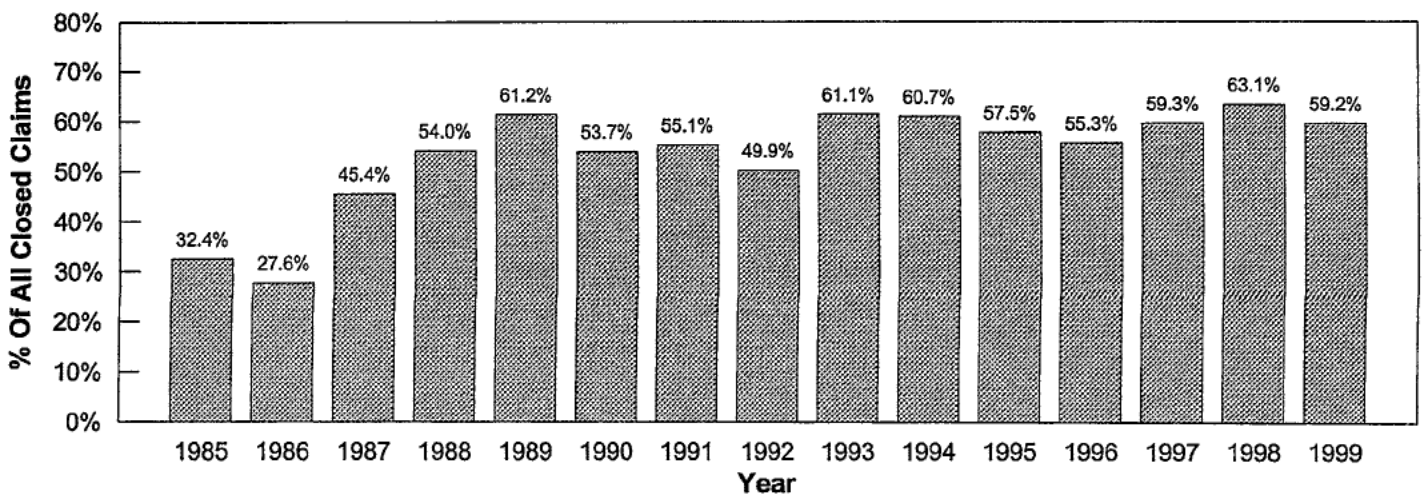
Claims Closed After Initiating Court Proceedings All Medical Care Providers



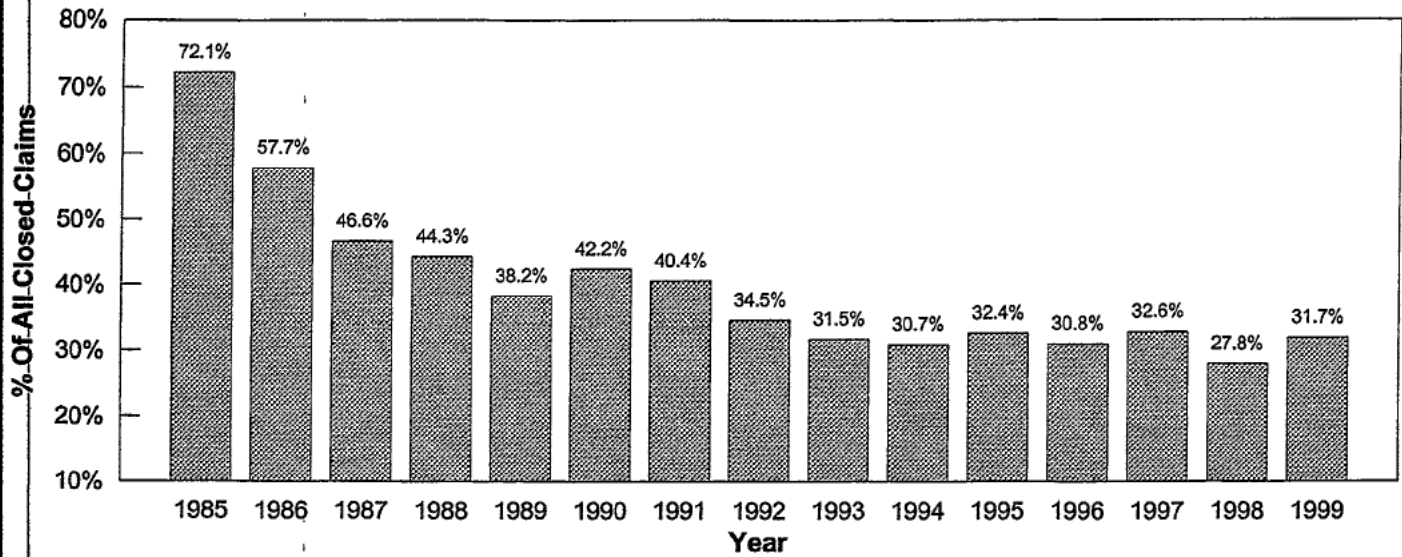
Physicians & Surgeons



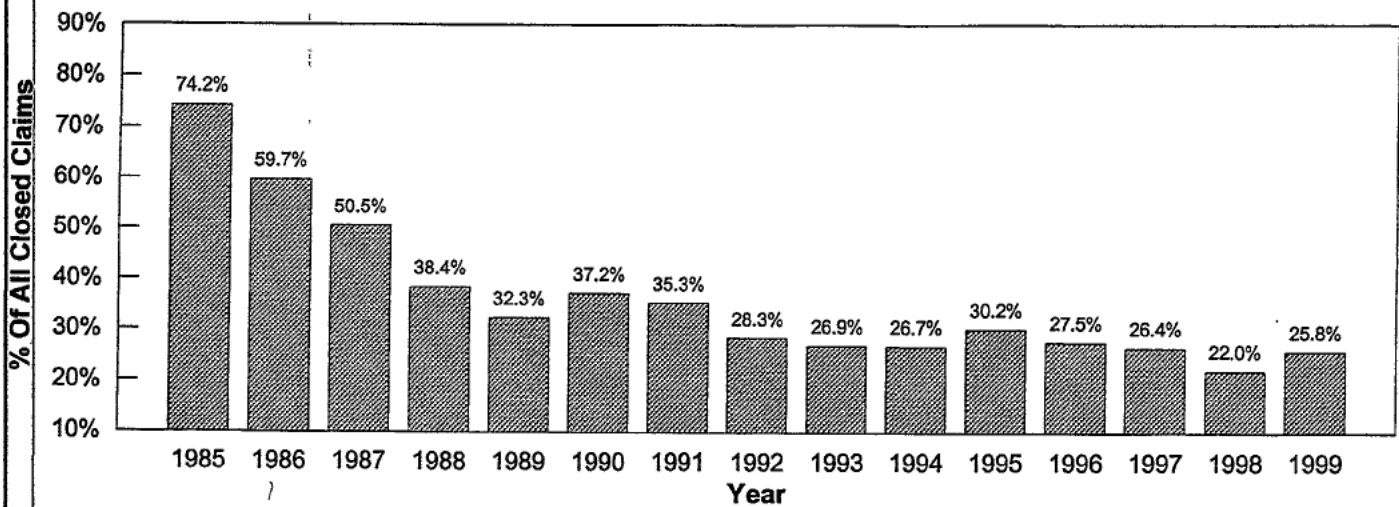
Hospitals



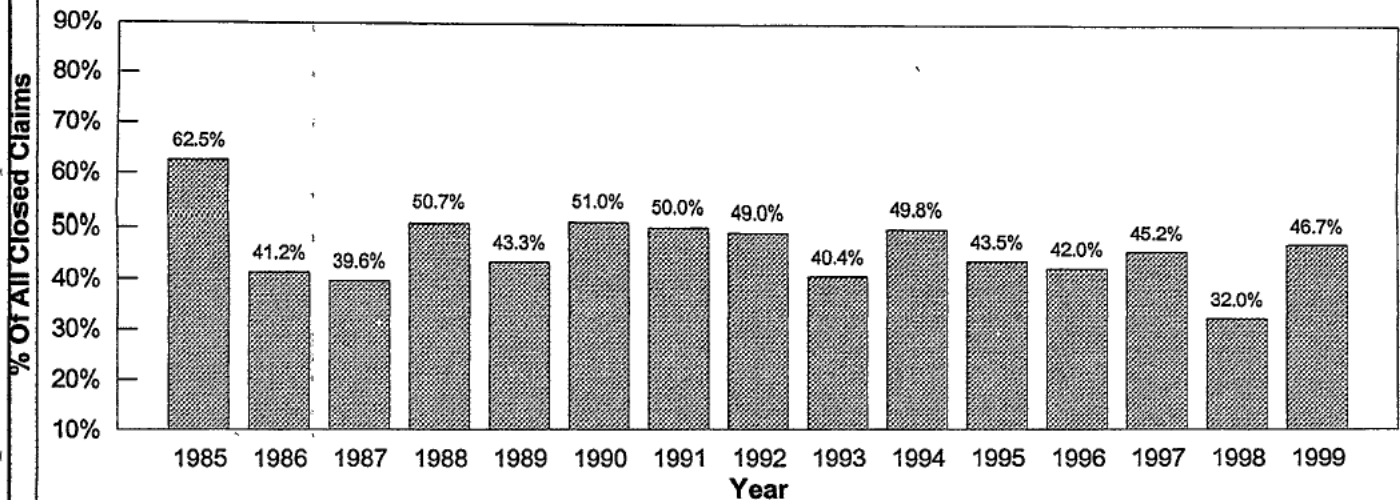
In Favor of Plaintiff After Initiating Court Proceedings All Medical Care Providers



Physicians & Surgeons



Hospitals



In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data. Therefore, the data prior to 1986 is not comparable.

Section II

Claim Severity

This section classifies individual claim data based on the amount of indemnity paid. The data are divided into summaries of All Medical Care Providers, Physicians and Hospitals for the years 1997, 1998 and 1999. Summaries include:

- Average Number of Months from Occurrence to Close
- Number of Claims Reported and Closed
- Cumulative Percentage of Number of Claims on Claims Closed
- Total Indemnity Paid on all Closed Claims
- Cumulative Percentage of Indemnity Paid on Claims Closed
- Average Economic Damage Paid on Closed Claims
- Average Non-economic Damage Paid on Closed Claims
- Average Indemnity Paid per Defendant (Excludes LAE)
- Average Loss Adjustment Expense Paid per Defendant

The following terms are used in subsequent tables:

- Economic damages: damages arising from monetary harm including medical bills, loss wages and lost earning capacity. (Unlimited in amount).
- Non-Economic damages: damages arising from non-monetary harm including mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium. (Malpractice insurance does not insure punitive damages.)
- Loss Adjustment Expenses: includes expenses paid to defense counsel and all other allocated loss adjustment expenses, including filing fees, telephone charges, photocopy fees, expenses of defense counsel, etc.

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY PAID FOR EACH DEFENDANT
CLOSED IN 1999 FOR ALL MEDICAL CARE PROVIDERS

| Indemnity Range | Average Months | Number of Closed Claims | Cum % of Claims | Indemnity Paid | Cum % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity Per Defendant | Average Expense Per Defendant |
|---------------------|-------------------|-------------------------------|--------------------|-------------------|-------------------------------|--------------------------------|------------------------------------|--|--|
| NONE | 47 | 985 | 67.8% | 0 | 0.0% | 0 | 0 | 0 | 9,414 |
| 1-999 | 17 | 25 | 69.5% | 12,381 | 0.0% | 397 | 5,098 | 495 | 1,957 |
| 1,000-1,999 | 25 | 10 | 70.2% | 12,197 | 0.0% | 628 | 592 | 1,220 | 2,864 |
| 2,000-2,999 | 26 | 16 | 71.3% | 38,753 | 0.1% | 5,465 | 869 | 2,422 | 3,547 |
| 3,000-3,999 | 27 | 12 | 72.1% | 38,374 | 0.2% | 1,861 | 1,337 | 3,198 | 5,614 |
| 5,000-5,999 | 36 | 21 | 73.6% | 107,603 | 0.4% | 3,144 | 1,980 | 5,124 | 3,819 |
| 6,000-6,999 | 15 | 3 | 73.8% | 20,088 | 0.4% | 4,909 | 1,787 | 6,696 | 413 |
| 7,000-7,999 | 30 | 11 | 74.5% | 81,610 | 0.5% | 5,170 | 2,249 | 7,419 | 10,149 |
| 8,000-8,999 | 25 | 2 | 74.7% | 16,250 | 0.5% | 3,557 | 4,568 | 8,125 | 0 |
| 9,000-9,999 | 28 | 2 | 74.8% | 18,500 | 0.6% | 4,750 | 4,500 | 9,250 | 7,076 |
| 10,000-19,999 | 35 | 44 | 77.8% | 580,872 | 1.5% | 7,356 | 5,845 | 13,202 | 14,385 |
| 20,000-29,999 | 46 | 40 | 80.6% | 926,400 | 3.1% | 13,052 | 10,108 | 23,160 | 13,768 |
| 30,000-39,999 | 53 | 30 | 82.7% | 996,718 | 4.7% | 17,249 | 17,775 | 33,224 | 14,202 |
| 40,000-49,999 | 46 | 13 | 83.6% | 556,500 | 5.6% | 19,428 | 23,380 | 42,808 | 22,654 |
| 50,000-59,999 | 58 | 20 | 84.9% | 1,005,000 | 7.3% | 25,743 | 24,508 | 50,250 | 16,179 |
| 60,000-69,999 | 42 | 14 | 85.9% | 875,844 | 8.8% | 33,940 | 28,620 | 62,560 | 31,363 |
| 70,000-79,999 | 42 | 15 | 86.9% | 1,122,738 | 10.6% | 19,986 | 54,863 | 74,849 | 20,028 |
| 80,000-89,999 | 50 | 16 | 88.0% | 1,346,021 | 12.8% | 46,319 | 37,807 | 84,126 | 33,621 |
| 90,000-99,999 | 43 | 10 | 88.7% | 935,018 | 14.4% | 44,808 | 48,694 | 93,502 | 13,881 |
| 100,000-199,999 | 48 | 66 | 93.3% | 8,906,663 | 29.1% | 53,742 | 81,207 | 134,949 | 27,648 |
| 200,000-299,999 | 55 | 39 | 95.9% | 8,743,632 | 43.6% | 85,764 | 138,432 | 224,196 | 42,985 |
| 300,000-399,999 | 51 | 25 | 97.7% | 8,413,116 | 57.5% | 140,115 | 196,409 | 336,525 | 39,417 |
| 400,000-499,999 | 72 | 10 | 98.4% | 4,312,500 | 64.7% | 164,575 | 266,675 | 431,250 | 49,607 |
| 500,000-999,999 | 53 | 13 | 99.2% | 8,675,121 | 79.0% | 357,038 | 310,279 | 667,317 | 55,722 |
| 1,000,000-1,999,999 | 46 | 10 | 99.9% | 10,525,000 | 96.4% | 655,819 | 396,681 | 1,052,500 | 90,394 |
| 2,000,000-2,999,999 | 58 | 1 | 100.0% | 2,150,000 | 100.0% | 1,797,000 | 353,000 | 2,150,000 | 66,231 |
| TOTAL | 46 | 1,453 | | 60,416,899 | | 20,242 | 21,505 | 41,581 | 13,766 |
| TOTAL (PAID ONLY) | 44 | 468 | | 60,416,899 | | 62,846 | 66,766 | 129,096 | 22,928 |

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY PAID FOR EACH DEFENDANT
CLOSED IN 1999 FOR PHYSICIANS AND SURGEONS

| Indemnity Range | Average Months | Number of Closed Claims | Cum % of Claims | Indemnity Paid | Cum % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity Per Defendant | Average Expense Per Defendant |
|--------------------------|----------------|-------------------------|-----------------|-------------------|-------------------------|--------------------------|------------------------------|---------------------------------|-------------------------------|
| NONE | 51 | 478 | 76.1% | 0 | 0.0% | 0 | 0 | 0 | 11,927 |
| 1-999 | 27 | 1 | 76.3% | 9 | 0.0% | 0 | 125,000 | 9 | 46,458 |
| 2,000-2,999 | 18 | 2 | 76.6% | 4,731 | 0.0% | 1,366 | 1,000 | 2,366 | 3,000 |
| 3,000-3,999 | 14 | 2 | 76.9% | 6,274 | 0.0% | 362 | 2,775 | 3,137 | 1,201 |
| 5,000-5,999 | 70 | 4 | 77.6% | 20,450 | 0.1% | 2,613 | 2,500 | 5,113 | 7,158 |
| 7,000-7,999 | 46 | 3 | 78.0% | 22,000 | 0.2% | 7,333 | 0 | 7,333 | 5,871 |
| 9,000-9,999 | 34 | 1 | 78.2% | 9,500 | 0.2% | 9,500 | 0 | 9,500 | 6,651 |
| 10,000-19,999 | 55 | 7 | 79.3% | 97,500 | 0.6% | 6,964 | 6,964 | 13,929 | 43,118 |
| 20,000-29,999 | 55 | 9 | 80.7% | 224,300 | 1.5% | 16,200 | 8,722 | 24,922 | 19,012 |
| 30,000-39,999 | 51 | 12 | 82.6% | 377,500 | 2.9% | 20,958 | 15,000 | 31,458 | 19,274 |
| 40,000-49,999 | 57 | 5 | 83.4% | 209,000 | 3.7% | 18,512 | 23,288 | 41,800 | 42,409 |
| 50,000-59,999 | 76 | 9 | 84.9% | 455,000 | 5.5% | 33,506 | 17,050 | 50,556 | 21,340 |
| 60,000-69,999 | 52 | 6 | 85.8% | 377,644 | 6.9% | 42,024 | 20,917 | 62,941 | 50,063 |
| 70,000-79,999 | 47 | 5 | 86.6% | 370,000 | 8.3% | 30,200 | 43,800 | 74,000 | 14,580 |
| 80,000-89,999 | 53 | 10 | 88.2% | 845,521 | 11.6% | 44,361 | 40,192 | 84,552 | 45,273 |
| 90,000-99,999 | 49 | 4 | 88.9% | 377,518 | 13.0% | 65,719 | 28,661 | 94,380 | 21,037 |
| 100,000-199,999 | 56 | 28 | 93.3% | 3,802,500 | 27.6% | 67,468 | 68,336 | 135,804 | 30,072 |
| 200,000-299,999 | 50 | 14 | 95.5% | 3,063,750 | 39.4% | 85,667 | 133,173 | 218,839 | 39,178 |
| 300,000-399,999 | 61 | 11 | 97.3% | 3,813,124 | 54.0% | 177,273 | 169,375 | 346,648 | 40,027 |
| 400,000-499,999 | 52 | 6 | 98.3% | 2,517,500 | 63.7% | 169,292 | 250,292 | 419,583 | 46,578 |
| 500,000-999,999 | 37 | 7 | 99.4% | 4,325,000 | 80.2% | 331,857 | 286,000 | 617,857 | 35,531 |
| 1,000,000-1,999,999 | 39 | 3 | 99.8% | 3,000,000 | 91.8% | 791,667 | 208,333 | 1,000,000 | 89,314 |
| 2,000,000-2,999,999 | 58 | 1 | 100.0% | 2,150,000 | 100.0% | 1,797,000 | 353,000 | 2,150,000 | 66,231 |
| TOTAL | 52 | 628 | | 26,068,821 | | 23,160 | 18,636 | 41,511 | 16,752 |
| TOTAL (PAID ONLY) | 53 | 150 | | 26,068,821 | | 96,963 | 78,023 | 173,792 | 32,129 |

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY PAID FOR EACH DEFENDANT
CLOSED IN 1999 FOR HOSPITALS

| Indemnity Range | Average Months | Number of Closed Claims | Cum % of Claims | Indemnity Paid | Cum % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity Per Defendant | Average Expense Per Defendant |
|---------------------|-------------------|-------------------------------|--------------------|-------------------|-------------------------------|--------------------------------|------------------------------------|--|--|
| NONE | 55 | 200 | 55.9% | 0 | 0.0% | 0 | 0 | 0 | 9,542 |
| 1-999 | 9 | 4 | 57.0% | 2,126 | 0.0% | 259 | 272 | 532 | 584 |
| 1,000-1,999 | 21 | 6 | 58.7% | 6,793 | 0.1% | 354 | 778 | 1,132 | 3,084 |
| 2,000-2,999 | 24 | 4 | 59.8% | 9,850 | 0.1% | 868 | 1,595 | 2,463 | 5,195 |
| 3,000-3,999 | 34 | 8 | 62.0% | 25,901 | 0.3% | 2,113 | 1,125 | 3,238 | 8,081 |
| 5,000-5,999 | 21 | 7 | 64.0% | 36,491 | 0.5% | 2,630 | 2,583 | 5,213 | 4,714 |
| 6,000-6,999 | 12 | 2 | 64.5% | 13,393 | 0.6% | 4,017 | 2,680 | 6,697 | 470 |
| 7,000-7,999 | 15 | 3 | 65.4% | 22,000 | 0.7% | 2,786 | 4,547 | 7,333 | 1,457 |
| 9,000-9,999 | 21 | 1 | 65.6% | 9,000 | 0.7% | 0 | 9,000 | 9,000 | 7,500 |
| 10,000-19,999 | 29 | 15 | 69.8% | 192,152 | 1.9% | 6,369 | 6,441 | 12,810 | 8,762 |
| 20,000-29,999 | 52 | 14 | 73.7% | 321,100 | 3.8% | 10,998 | 11,938 | 22,936 | 12,979 |
| 30,000-39,999 | 44 | 10 | 76.5% | 331,062 | 5.8% | 13,636 | 19,470 | 33,106 | 10,453 |
| 40,000-49,999 | 47 | 5 | 77.9% | 220,000 | 7.1% | 20,600 | 23,400 | 44,000 | 11,606 |
| 50,000-59,999 | 50 | 8 | 80.2% | 400,000 | 9.4% | 14,163 | 35,838 | 50,000 | 15,271 |
| 60,000-69,999 | 32 | 6 | 81.8% | 373,200 | 11.6% | 33,170 | 29,030 | 62,200 | 19,390 |
| 70,000-79,999 | 62 | 2 | 82.4% | 145,000 | 12.5% | 18,750 | 53,750 | 72,500 | 34,537 |
| 80,000-89,999 | 46 | 4 | 83.5% | 335,500 | 14.5% | 71,875 | 12,000 | 83,875 | 10,078 |
| 90,000-99,999 | 40 | 5 | 84.9% | 460,000 | 17.2% | 37,040 | 54,960 | 92,000 | 10,932 |
| 100,000-199,999 | 40 | 27 | 92.5% | 3,704,948 | 39.2% | 44,031 | 93,189 | 137,220 | 21,256 |
| 200,000-299,999 | 67 | 15 | 96.7% | 3,367,382 | 59.1% | 100,073 | 124,419 | 224,492 | 45,534 |
| 300,000-399,999 | 38 | 5 | 98.0% | 1,680,000 | 69.1% | 127,480 | 208,520 | 336,000 | 32,256 |
| 400,000-499,999 | 52 | 2 | 98.6% | 895,000 | 74.4% | 0 | 447,500 | 447,500 | 42,337 |
| 500,000-999,999 | 104 | 3 | 99.4% | 2,050,000 | 86.5% | 289,500 | 393,833 | 683,333 | 125,675 |
| 1,000,000-1,999,999 | 57 | 2 | 100.0% | 2,275,000 | 100.0% | 509,250 | 628,250 | 1,137,500 | 138,004 |
| TOTAL | 49 | 358 | | 16,875,898 | | 18,391 | 28,748 | 47,139 | 14,231 |
| TOTAL (PAID ONLY) | 41 | 158 | | 16,875,898 | | 41,671 | 65,138 | 106,809 | 20,166 |

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY PAID FOR EACH DEFENDANT
CLOSED IN 1998 FOR ALL MEDICAL CARE PROVIDERS

| Indemnity Range | Average Months | Number of Closed Claims | Cum % of Claims | Indemnity Paid | Cum % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity Per Defendant | Average Expense Per Defendant |
|--------------------------|-------------------|-------------------------------|--------------------|-------------------|-------------------------------|--------------------------------|------------------------------------|--|--|
| NONE | 46 | 1,128 | 69.5% | 0 | 0.0% | 0 | 0 | 0 | 9,588 |
| 1-999 | 15 | 27 | 71.2% | 12,866 | 0.0% | 414 | 63 | 477 | 91 |
| 1,000-1,999 | 15 | 18 | 72.3% | 25,190 | 0.1% | 794 | 606 | 1,399 | 2,324 |
| 2,000-2,999 | 25 | 16 | 73.3% | 38,137 | 0.1% | 1,121 | 1,263 | 2,384 | 4,884 |
| 3,000-3,999 | 21 | 16 | 74.3% | 51,495 | 0.2% | 1,616 | 1,602 | 3,218 | 1,122 |
| 4,000-4,999 | 21 | 6 | 74.6% | 25,663 | 0.2% | 1,367 | 2,910 | 4,277 | 497 |
| 5,000-5,999 | 24 | 16 | 75.6% | 80,815 | 0.3% | 2,342 | 2,709 | 5,051 | 2,543 |
| 6,000-6,999 | 35 | 9 | 76.2% | 56,050 | 0.4% | 2,838 | 3,390 | 6,228 | 6,222 |
| 7,000-7,999 | 36 | 15 | 77.1% | 111,750 | 0.5% | 3,018 | 4,432 | 7,450 | 9,752 |
| 8,000-8,999 | 20 | 2 | 77.2% | 16,465 | 0.5% | 3,935 | 4,298 | 8,233 | 968 |
| 9,000-9,999 | 45 | 2 | 77.3% | 18,200 | 0.6% | 6,800 | 2,300 | 9,100 | 18,583 |
| 10,000-19,999 | 37 | 47 | 80.2% | 690,006 | 1.4% | 7,695 | 6,986 | 14,681 | 10,902 |
| 20,000-29,999 | 47 | 34 | 82.3% | 805,603 | 2.4% | 12,403 | 11,291 | 23,694 | 24,647 |
| 30,000-39,999 | 45 | 23 | 83.7% | 771,532 | 3.4% | 18,620 | 14,925 | 33,545 | 14,963 |
| 40,000-49,999 | 59 | 23 | 85.2% | 983,700 | 4.6% | 18,041 | 24,728 | 42,770 | 23,382 |
| 50,000-59,999 | 52 | 22 | 86.5% | 1,117,000 | 6.0% | 26,870 | 23,902 | 50,773 | 25,817 |
| 60,000-69,999 | 40 | 16 | 87.5% | 1,013,088 | 7.3% | 35,487 | 27,831 | 63,318 | 14,361 |
| 70,000-79,999 | 44 | 10 | 88.1% | 740,403 | 8.2% | 18,031 | 56,010 | 74,040 | 10,107 |
| 80,000-89,999 | 46 | 12 | 88.9% | 998,645 | 9.5% | 31,828 | 51,392 | 83,220 | 14,191 |
| 90,000-99,999 | 35 | 5 | 89.2% | 465,000 | 10.1% | 9,200 | 83,800 | 93,000 | 7,477 |
| 100,000-199,999 | 49 | 56 | 92.6% | 7,522,215 | 19.5% | 61,582 | 72,743 | 134,325 | 30,544 |
| 200,000-299,999 | 50 | 38 | 95.0% | 8,419,567 | 30.0% | 95,683 | 125,884 | 221,568 | 40,864 |
| 300,000-399,999 | 50 | 26 | 96.6% | 8,328,138 | 40.5% | 158,385 | 161,928 | 320,313 | 61,491 |
| 400,000-499,999 | 58 | 15 | 97.5% | 6,708,609 | 48.9% | 300,367 | 146,874 | 447,241 | 42,721 |
| 500,000-999,999 | 58 | 29 | 99.3% | 18,637,909 | 72.2% | 366,296 | 276,391 | 642,687 | 33,321 |
| 1,000,000-1,999,999 | 30 | 5 | 99.6% | 5,352,000 | 78.9% | 393,697 | 676,703 | 1,070,400 | 69,271 |
| 2,000,000-2,999,999 | 65 | 6 | 99.9% | 12,700,000 | 94.8% | 1,514,868 | 601,799 | 2,116,667 | 102,995 |
| OVER 4,000,000 | 14 | 1 | 100.0% | 4,135,000 | 100.0% | 153,012 | 3,981,988 | 4,135,000 | 24,946 |
| TOTAL | 45 | 1,623 | | 79,825,046 | | 25,350 | 23,834 | 49,184 | 13,579 |
| TOTAL (PAID ONLY) | 42 | 495 | | 79,825,046 | | 83,116 | 78,147 | 161,263 | 22,672 |

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY PAID FOR EACH DEFENDANT
CLOSED IN 1998 FOR PHYSICIANS AND SURGEONS

| Indemnity Range | Average Months | Number of Closed Claims | Cum % of Claims | Indemnity Paid | Cum % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity Per Defendant | Average Expense Per Defendant |
|---------------------|----------------|-------------------------|-----------------|----------------|-------------------------|--------------------------|------------------------------|---------------------------------|-------------------------------|
| NONE | 47 | 611 | 79.9% | 0 | 0.0% | 0 | 0 | 0 | 10,769 |
| 2,000-2,999 | 45 | 3 | 80.3% | 7,583 | 0.0% | 944 | 1,583 | 2,528 | 20,178 |
| 5,000-5,999 | 36 | 1 | 80.4% | 5,000 | 0.0% | 0 | 5,000 | 5,000 | 8,002 |
| 6,000-6,999 | 3 | 1 | 80.5% | 6,500 | 0.1% | 0 | 6,500 | 6,500 | 0 |
| 7,000-7,999 | 37 | 3 | 80.9% | 22,250 | 0.1% | 4,250 | 3,167 | 7,417 | 10,737 |
| 9,000-9,999 | 59 | 1 | 81.1% | 9,000 | 0.2% | 9,000 | 0 | 9,000 | 31,892 |
| 10,000-19,999 | 47 | 9 | 82.2% | 135,422 | 0.6% | 11,378 | 3,669 | 15,047 | 22,053 |
| 20,000-29,999 | 60 | 12 | 83.8% | 281,876 | 1.5% | 11,586 | 11,903 | 23,490 | 33,494 |
| 30,000-39,999 | 63 | 5 | 84.4% | 175,000 | 2.0% | 29,775 | 5,225 | 35,000 | 30,545 |
| 40,000-49,999 | 57 | 9 | 85.6% | 381,500 | 3.3% | 29,333 | 13,056 | 42,389 | 30,210 |
| 50,000-59,999 | 66 | 10 | 86.9% | 505,500 | 4.9% | 24,600 | 25,950 | 50,550 | 38,934 |
| 60,000-69,999 | 47 | 8 | 88.0% | 506,922 | 6.5% | 45,377 | 17,988 | 63,365 | 18,214 |
| 70,000-79,999 | 53 | 5 | 88.6% | 370,000 | 7.6% | 31,500 | 42,500 | 74,000 | 16,064 |
| 80,000-89,999 | 52 | 1 | 88.8% | 85,000 | 7.9% | 85,000 | 0 | 85,000 | 13,846 |
| 90,000-99,999 | 32 | 3 | 89.2% | 275,000 | 8.8% | 11,667 | 80,000 | 91,667 | 5,281 |
| 100,000-199,999 | 51 | 30 | 93.1% | 4,047,463 | 21.6% | 62,479 | 72,437 | 134,915 | 27,720 |
| 200,000-299,999 | 51 | 16 | 95.2% | 3,585,314 | 33.0% | 116,862 | 107,220 | 224,082 | 47,874 |
| 300,000-399,999 | 48 | 12 | 96.7% | 3,924,638 | 45.5% | 170,801 | 156,252 | 327,053 | 46,039 |
| 400,000-499,999 | 61 | 7 | 97.7% | 3,255,609 | 55.8% | 363,143 | 101,944 | 465,087 | 43,173 |
| 500,000-999,999 | 57 | 14 | 99.5% | 8,557,910 | 83.0% | 391,813 | 219,466 | 611,279 | 50,333 |
| 1,000,000-1,999,999 | 22 | 3 | 99.9% | 3,352,000 | 93.7% | 389,495 | 727,839 | 1,117,333 | 50,212 |
| 2,000,000-2,999,999 | 31 | 1 | 100.0% | 2,000,000 | 100.0% | 2,000,000 | 0 | 2,000,000 | 0 |
| TOTAL | 48 | 765 | | 31,489,487 | | 24,255 | 16,908 | 41,163 | 15,281 |
| TOTAL (PAID ONLY) | 52 | 154 | | 31,489,487 | | 120,487 | 83,990 | 204,477 | 33,184 |

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY PAID FOR EACH DEFENDANT
CLOSED IN 1998 FOR HOSPITALS

| Indemnity Range | Average Months | Number of Closed Claims | Cum % of Claims | Indemnity Paid | Cum % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity Per Defendant | Average Expense Per Defendant |
|--------------------------|-------------------|-------------------------------|--------------------|-------------------|-------------------------------|--------------------------------|------------------------------------|--|--|
| NONE | 51 | 227 | 64.5% | 0 | 0.0% | 0 | 0 | 0 | 11,192 |
| 1-999 | 11 | 5 | 65.9% | 2,108 | 0.0% | 289 | 133 | 422 | 338 |
| 1,000-1,999 | 14 | 4 | 67.1% | 5,358 | 0.0% | 277 | 1,063 | 1,340 | 0 |
| 2,000-2,999 | 15 | 7 | 69.0% | 16,988 | 0.1% | 1,157 | 1,270 | 2,427 | 2,110 |
| 3,000-3,999 | 20 | 4 | 70.2% | 12,500 | 0.2% | 1,332 | 1,793 | 3,125 | 75 |
| 4,000-4,999 | 25 | 3 | 71.0% | 13,163 | 0.2% | 2,572 | 1,816 | 4,388 | 963 |
| 5,000-5,999 | 23 | 4 | 72.2% | 20,250 | 0.3% | 1,701 | 3,361 | 5,063 | 3,529 |
| 6,000-6,999 | 45 | 5 | 73.6% | 31,550 | 0.4% | 3,408 | 2,902 | 6,310 | 10,211 |
| 7,000-7,999 | 23 | 4 | 74.7% | 29,500 | 0.6% | 3,475 | 3,900 | 7,375 | 1,082 |
| 8,000-8,999 | 10 | 1 | 75.0% | 8,170 | 0.6% | 4,575 | 3,595 | 8,170 | 841 |
| 9,000-9,999 | 30 | 1 | 75.3% | 9,200 | 0.6% | 4,600 | 4,600 | 9,200 | 5,274 |
| 10,000-19,999 | 35 | 13 | 79.0% | 167,239 | 1.4% | 5,059 | 7,806 | 12,865 | 7,313 |
| 20,000-29,999 | 53 | 7 | 81.0% | 168,000 | 2.1% | 11,214 | 12,786 | 24,000 | 19,094 |
| 30,000-39,999 | 45 | 9 | 83.5% | 303,000 | 3.4% | 17,708 | 15,958 | 33,667 | 14,402 |
| 40,000-49,999 | 91 | 5 | 84.9% | 220,000 | 4.3% | 12,870 | 31,130 | 44,000 | 32,546 |
| 50,000-59,999 | 41 | 6 | 86.7% | 306,500 | 5.7% | 25,190 | 25,893 | 51,083 | 16,869 |
| 60,000-69,999 | 11 | 1 | 86.9% | 65,000 | 5.9% | 0 | 65,000 | 65,000 | 7,500 |
| 70,000-79,999 | 25 | 2 | 87.5% | 150,000 | 6.6% | 0 | 75,000 | 75,000 | 5,784 |
| 80,000-89,999 | 56 | 7 | 89.5% | 586,145 | 9.1% | 27,001 | 56,734 | 83,735 | 19,179 |
| 90,000-99,999 | 40 | 1 | 89.8% | 95,000 | 9.5% | 0 | 95,000 | 95,000 | 0 |
| 100,000-199,999 | 60 | 8 | 92.1% | 1,182,502 | 14.6% | 59,563 | 88,250 | 147,813 | 35,735 |
| 200,000-299,999 | 73 | 8 | 94.3% | 1,800,000 | 22.4% | 96,781 | 128,219 | 225,000 | 72,009 |
| 300,000-399,999 | 46 | 7 | 96.3% | 2,154,500 | 31.6% | 84,000 | 223,786 | 307,786 | 35,514 |
| 400,000-499,999 | 51 | 2 | 96.9% | 828,000 | 35.2% | 235,000 | 179,000 | 414,000 | 102,127 |
| 500,000-999,999 | 67 | 7 | 98.9% | 4,425,000 | 54.2% | 262,786 | 369,357 | 632,143 | 34,202 |
| 2,000,000-2,999,999 | 91 | 3 | 99.7% | 6,500,000 | 82.2% | 1,654,333 | 512,333 | 2,166,667 | 172,023 |
| OVER 4,000,000 | 14 | 1 | 100.0% | 4,135,000 | 100.0% | 153,012 | 3,981,988 | 4,135,000 | 24,946 |
| TOTAL | 48 | 352 | | 23,234,673 | | 28,531 | 37,476 | 66,008 | 15,644 |
| TOTAL (PAID ONLY) | 44 | 125 | | 23,234,673 | | 80,344 | 105,533 | 185,877 | 23,729 |

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY PAID FOR EACH DEFENDANT
CLOSED IN 1997 FOR ALL MEDICAL CARE PROVIDERS

| Indemnity Range | Average Months | Number of Closed Claims | Cum % of Claims | Indemnity Paid | Cum % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity Per Defendant | Average Expense Per Defendant |
|---------------------|-------------------|-------------------------------|--------------------|-------------------|-------------------------------|--------------------------------|------------------------------------|--|--|
| NONE | 47 | 1,095 | 67.4% | 0 | 0.0% | 0 | 0 | 0 | 21,715 |
| 1-999 | 8 | 13 | 68.2% | 4,391 | 0.0% | 236 | 101 | 338 | 1,948 |
| 1,000-1,999 | 24 | 19 | 69.4% | 25,626 | 0.0% | 814 | 534 | 1,349 | 3,160 |
| 2,000-2,999 | 21 | 11 | 70.0% | 25,311 | 0.1% | 1,638 | 663 | 2,301 | 653 |
| 3,000-3,999 | 56 | 16 | 71.0% | 50,557 | 0.1% | 1,242 | 1,918 | 3,160 | 6,275 |
| 4,000-4,999 | 22 | 6 | 71.4% | 24,334 | 0.2% | 3,097 | 958 | 4,056 | 5,034 |
| 5,000-5,999 | 50 | 18 | 72.5% | 90,500 | 0.3% | 2,474 | 2,554 | 5,028 | 5,538 |
| 6,000-6,999 | 52 | 5 | 72.8% | 31,500 | 0.3% | 3,256 | 3,044 | 6,300 | 7,657 |
| 7,000-7,999 | 23 | 9 | 73.4% | 66,057 | 0.4% | 3,234 | 4,106 | 7,340 | 3,277 |
| 8,000-8,999 | 35 | 4 | 73.6% | 34,000 | 0.4% | 5,878 | 2,623 | 8,500 | 3,867 |
| 9,000-9,999 | 43 | 3 | 73.8% | 28,000 | 0.4% | 5,866 | 3,467 | 9,333 | 1,322 |
| 10,000-19,999 | 42 | 71 | 78.2% | 969,323 | 1.5% | 7,657 | 5,996 | 13,652 | 73,389 |
| 20,000-29,999 | 35 | 50 | 81.2% | 1,186,977 | 2.9% | 11,346 | 12,393 | 23,740 | 31,517 |
| 30,000-39,999 | 28 | 28 | 83.0% | 926,700 | 4.0% | 15,408 | 17,689 | 33,096 | 16,385 |
| 40,000-49,999 | 49 | 19 | 84.1% | 791,549 | 4.9% | 17,164 | 24,497 | 41,660 | 27,534 |
| 50,000-59,999 | 58 | 17 | 85.2% | 869,059 | 5.9% | 28,059 | 23,062 | 51,121 | 30,206 |
| 60,000-69,999 | 42 | 9 | 85.7% | 572,125 | 6.5% | 30,412 | 33,158 | 63,569 | 20,385 |
| 70,000-79,999 | 45 | 12 | 86.5% | 885,000 | 7.5% | 32,958 | 40,792 | 73,750 | 157,951 |
| 80,000-89,999 | 31 | 8 | 87.0% | 662,968 | 8.3% | 44,639 | 38,232 | 82,871 | 48,193 |
| 90,000-99,999 | 70 | 10 | 87.6% | 916,778 | 9.3% | 37,248 | 54,429 | 91,678 | 18,743 |
| 100,000-199,999 | 47 | 67 | 91.7% | 9,031,006 | 19.7% | 64,500 | 70,291 | 134,791 | 97,903 |
| 200,000-299,999 | 58 | 45 | 94.5% | 10,533,919 | 31.7% | 114,589 | 119,498 | 234,087 | 45,303 |
| 300,000-399,999 | 46 | 21 | 95.8% | 7,149,048 | 39.9% | 128,423 | 212,008 | 340,431 | 41,713 |
| 400,000-499,999 | 57 | 19 | 96.9% | 7,960,600 | 49.0% | 147,053 | 271,926 | 418,979 | 38,293 |
| 500,000-999,999 | 65 | 35 | 99.1% | 22,368,089 | 74.6% | 303,689 | 335,399 | 639,088 | 249,055 |
| 1,000,000-1,999,999 | 76 | 11 | 99.8% | 12,508,003 | 88.9% | 774,395 | 362,696 | 1,137,091 | 45,202 |
| 2,000,000-2,999,999 | 51 | 3 | 99.9% | 6,400,000 | 96.3% | 1,153,824 | 979,510 | 2,133,333 | 29,667 |
| 3,000,000-3,999,999 | 13 | 1 | 100.0% | 3,275,000 | 100.0% | 3,275,000 | 0 | 3,275,000 | 120,440 |
| TOTAL | 46 | 1,625 | | 87,386,420 | | 27,571 | 26,205 | 53,776 | 33,691 |
| TOTAL (PAID ONLY) | 45 | 530 | | 87,386,420 | | 84,534 | 80,346 | 164,880 | 58,432 |

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY PAID FOR EACH DEFENDANT
CLOSED IN 1997 FOR PHYSICIANS AND SURGEONS

| Indemnity Range | Average Months | Number of Closed Claims | Cum % of Claims | Indemnity Paid | Cum % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity Per Defendant | Average Expense Per Defendant |
|---------------------|-------------------|-------------------------------|--------------------|-------------------|-------------------------------|--------------------------------|------------------------------------|--|--|
| NONE | 48 | 581 | 74.4% | 0 | 0.0% | 0 | 0 | 0 | 15,504 |
| 1-999 | 7 | 3 | 74.8% | 1,332 | 0.0% | 444 | 0 | 444 | 3,897 |
| 1,000-1,999 | 9 | 2 | 75.0% | 2,500 | 0.0% | 375 | 875 | 1,250 | 11,690 |
| 2,000-2,999 | 36 | 1 | 75.2% | 2,500 | 0.0% | 2,500 | 0 | 2,500 | 452 |
| 3,000-3,999 | 31 | 4 | 75.7% | 13,000 | 0.1% | 1,125 | 2,125 | 3,250 | 3,322 |
| 5,000-5,999 | 51 | 2 | 75.9% | 10,000 | 0.1% | 2,500 | 2,500 | 5,000 | 14,790 |
| 7,000-7,999 | 16 | 1 | 76.1% | 7,600 | 0.1% | 3,800 | 3,800 | 7,600 | 12,493 |
| 10,000-19,999 | 46 | 24 | 79.1% | 329,645 | 0.9% | 8,402 | 5,333 | 13,735 | 14,490 |
| 20,000-29,999 | 39 | 11 | 80.5% | 265,350 | 1.6% | 14,357 | 9,766 | 24,123 | 14,600 |
| 30,000-39,999 | 33 | 7 | 81.4% | 240,000 | 2.3% | 14,386 | 19,900 | 34,286 | 8,631 |
| 40,000-49,999 | 59 | 10 | 82.7% | 418,750 | 3.3% | 15,550 | 26,325 | 41,875 | 22,498 |
| 50,000-59,999 | 63 | 10 | 84.0% | 513,500 | 4.7% | 31,400 | 19,950 | 51,350 | 22,716 |
| 60,000-69,999 | 40 | 6 | 84.8% | 377,125 | 5.6% | 35,938 | 26,917 | 62,854 | 11,970 |
| 70,000-79,999 | 58 | 5 | 85.4% | 370,000 | 6.6% | 37,300 | 36,700 | 74,000 | 34,084 |
| 80,000-89,999 | 30 | 3 | 85.8% | 253,500 | 7.2% | 47,583 | 36,917 | 84,500 | 10,714 |
| 90,000-99,999 | 48 | 5 | 86.4% | 466,778 | 8.4% | 34,377 | 58,979 | 93,356 | 28,078 |
| 100,000-199,999 | 50 | 33 | 90.7% | 4,449,234 | 19.9% | 63,450 | 71,375 | 134,825 | 31,179 |
| 200,000-299,999 | 59 | 24 | 93.7% | 5,722,832 | 34.6% | 124,966 | 113,486 | 238,451 | 44,778 |
| 300,000-399,999 | 40 | 13 | 95.4% | 4,473,000 | 46.1% | 127,038 | 217,038 | 344,077 | 39,166 |
| 400,000-499,999 | 59 | 15 | 97.3% | 6,235,600 | 62.2% | 149,933 | 265,773 | 415,707 | 36,494 |
| 500,000-999,999 | 65 | 16 | 99.4% | 9,421,089 | 86.5% | 278,094 | 310,724 | 588,818 | 82,524 |
| 1,000,000-1,999,999 | 76 | 5 | 100.0% | 5,258,003 | 100.0% | 740,069 | 311,532 | 1,051,601 | 36,071 |
| TOTAL | 48 | 781 | | 38,831,338 | | 24,082 | 25,638 | 49,720 | 19,456 |
| TOTAL (PAID ONLY) | 50 | 200 | | 38,831,338 | | 94,039 | 100,118 | 194,157 | 30,937 |

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY PAID FOR EACH DEFENDANT
CLOSED IN 1997 FOR HOSPITALS

| Indemnity Range | Average Months | Number of Closed Claims | Cum % of Claims | Indemnity Paid | Cum % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity Per Defendant | Average Expense Per Defendant |
|--------------------------|-------------------|-------------------------------|--------------------|-------------------|-------------------------------|--------------------------------|------------------------------------|--|--|
| NONE | 47 | 226 | 58.3% | 0 | 0.0% | 0 | 0 | 0 | 56,613 |
| 1-999 | 9 | 5 | 59.5% | 1,349 | 0.0% | 211 | 59 | 270 | 141 |
| 1,000-1,999 | 39 | 9 | 61.9% | 11,474 | 0.0% | 568 | 706 | 1,275 | 3,301 |
| 2,000-2,999 | 23 | 7 | 63.7% | 15,785 | 0.1% | 1,504 | 751 | 2,255 | 961 |
| 3,000-3,999 | 90 | 1 | 63.9% | 3,000 | 0.1% | 1,680 | 1,320 | 3,000 | 27,369 |
| 4,000-4,999 | 10 | 1 | 64.2% | 4,000 | 0.1% | 4,000 | 0 | 4,000 | 60 |
| 5,000-5,999 | 33 | 8 | 66.2% | 40,500 | 0.2% | 1,691 | 3,372 | 5,063 | 1,800 |
| 6,000-6,999 | 31 | 2 | 66.8% | 12,500 | 0.3% | 4,365 | 1,885 | 6,250 | 1,463 |
| 7,000-7,999 | 23 | 2 | 67.3% | 15,000 | 0.3% | 2,513 | 4,988 | 7,500 | 3,651 |
| 8,000-8,999 | 15 | 1 | 67.5% | 8,500 | 0.3% | 4,760 | 3,740 | 8,500 | 2,879 |
| 9,000-9,999 | 23 | 1 | 67.8% | 9,000 | 0.4% | 3,749 | 5,251 | 9,000 | 967 |
| 10,000-19,999 | 47 | 23 | 73.7% | 307,844 | 1.3% | 7,403 | 5,981 | 13,385 | 206,375 |
| 20,000-29,999 | 35 | 16 | 77.8% | 381,524 | 2.4% | 9,918 | 13,927 | 23,845 | 15,113 |
| 30,000-39,999 | 23 | 11 | 80.7% | 351,700 | 3.5% | 17,384 | 14,589 | 31,973 | 12,599 |
| 40,000-49,999 | 43 | 4 | 81.7% | 167,799 | 4.0% | 26,212 | 15,738 | 41,950 | 55,382 |
| 50,000-59,999 | 61 | 5 | 83.0% | 255,000 | 4.8% | 22,000 | 29,000 | 51,000 | 56,622 |
| 60,000-69,999 | 50 | 2 | 83.5% | 133,000 | 5.2% | 24,040 | 42,460 | 66,500 | 17,312 |
| 70,000-79,999 | 38 | 3 | 84.3% | 220,000 | 5.9% | 28,000 | 45,333 | 73,333 | 19,031 |
| 80,000-89,999 | 21 | 2 | 84.8% | 164,468 | 6.3% | 38,317 | 43,917 | 82,234 | 164,405 |
| 90,000-99,999 | 48 | 1 | 85.1% | 90,000 | 6.6% | 45,000 | 45,000 | 90,000 | 2,218 |
| 100,000-199,999 | 42 | 17 | 89.4% | 2,358,243 | 13.7% | 66,051 | 72,669 | 138,720 | 291,784 |
| 200,000-299,999 | 45 | 13 | 92.8% | 3,081,087 | 23.0% | 96,719 | 140,288 | 237,007 | 50,390 |
| 300,000-399,999 | 69 | 5 | 94.1% | 1,676,048 | 28.1% | 143,076 | 192,134 | 335,210 | 60,932 |
| 400,000-499,999 | 44 | 3 | 94.9% | 1,325,000 | 32.1% | 165,000 | 276,667 | 441,667 | 59,786 |
| 500,000-999,999 | 63 | 13 | 98.2% | 8,597,000 | 58.0% | 267,663 | 393,644 | 661,308 | 558,395 |
| 1,000,000-1,999,999 | 7 | 3 | 99.0% | 4,250,000 | 70.8% | 1,056,000 | 360,667 | 1,416,667 | 80,586 |
| 2,000,000-2,999,999 | 51 | 3 | 99.7% | 6,400,000 | 90.1% | 1,153,824 | 979,510 | 2,133,333 | 29,667 |
| 3,000,000-3,999,999 | 13 | 1 | 100.0% | 3,275,000 | 100.0% | 3,275,000 | 0 | 3,275,000 | 120,440 |
| TOTAL | 45 | 388 | | 33,154,821 | | 46,447 | 39,003 | 85,451 | 84,412 |
| TOTAL (PAID ONLY) | 43 | 162 | | 33,154,821 | | 111,245 | 93,415 | 204,659 | 123,193 |

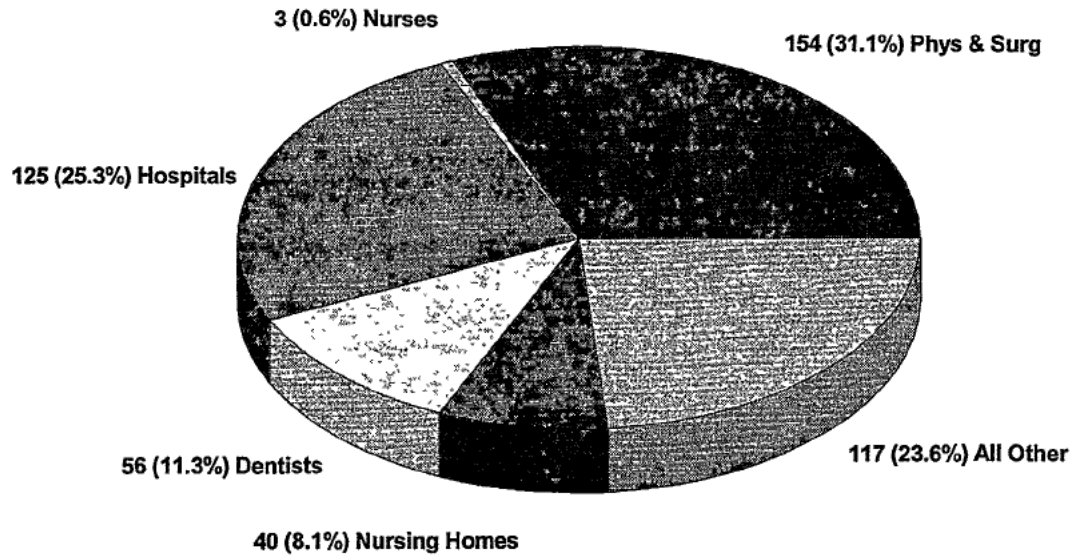
Section III

Claim Severity by Injury Severity And Lapsed Time to Disposition

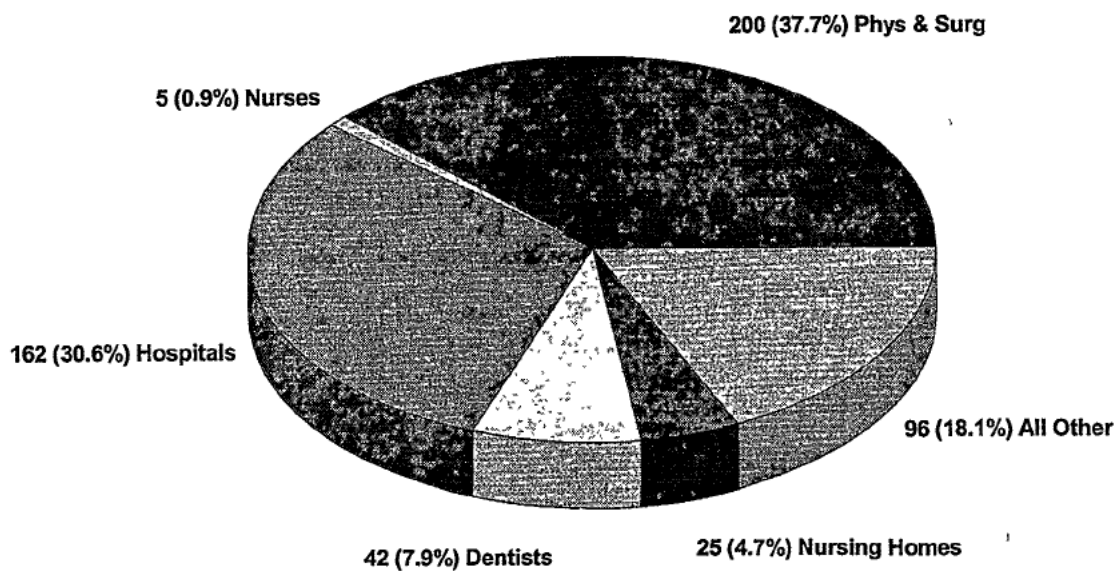
This section illustrates the paid claim count, the average paid indemnity (economic + non-economic), the percent change of paid claims, and the percent change of the average paid indemnity by bodily injury severity for the past four years. These tables are displayed by the major business classifications and by the months from incident to disposition for all medical care providers, physicians and hospitals. The following define the severity categories:

- **Severity 1, 2, 3, 4** - emotional distress, insignificant or temporary injury, including contusions, minor scars, infections, fracture, burns, drug side effect.
- **Severity 5, 6, 7, 8** - permanent injuries, such as loss of limb, damage to organs, deafness, blindness, brain damage, paraplegia.
- **Severity 9** - death.

Percentage of Paid Claims by Profession
1999



Percentage of Paid Claims by Profession
1998



Missouri Department of Insurance
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 1,2,3,4

| Profession Type | 1999 | | 1999-98 | | 1998 | | 1998-97 | | 1997 | | 1997-96 | |
|------------------------|-----------------------------|-----------------------------------|-------------|---------------------------------------|-----------------------------|-----------------------------------|-------------|---------------------------------------|-----------------------------|-----------------------------------|-------------|---------------------------------------|
| | Number of Paid Claims | Average Indemnity Per Claim | Claims Paid | Percent Change of Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Claims Paid | Percent Change of Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Claims Paid | Percent Change of Ave Indemnity |
| CLINICS/CORP | 22 | 104,215 | (48.84) | 18.35 | 43 | 88,058 | 72.00 | 20.68 | 25 | 72,968 | (24.24) | 80.65 |
| PHYS & SURG | 46 | 56,980 | (34.29) | (18.84) | 32 | 69,289 | (31.91) | 19.90 | 47 | 57,789 | (35.62) | (19.95) |
| HOSPITALS | 76 | 54,051 | (24.75) | (21.32) | 65 | 60,667 | (16.67) | 13.51 | 78 | 53,447 | (23.53) | (23.58) |
| NURSES | 0 | 0 | 0.00 | 0.00 | 2 | 19,239 | (50.00) | 21.19 | 4 | 15,875 | 33.33 | (33.07) |
| NURSING HOME | 24 | 42,172 | (4.00) | 2.08 | 25 | 41,313 | 56.25 | (7.83) | 16 | 44,822 | (5.88) | (1.97) |
| DENTISTS | 35 | 14,832 | (18.60) | (32.23) | 43 | 21,887 | 22.86 | (20.37) | 35 | 27,486 | 29.63 | 39.50 |
| PHARMACIES | 7 | 5,239 | (46.15) | (70.94) | 13 | 18,027 | (13.33) | 64.32 | 15 | 10,971 | 114.29 | 109.05 |
| OPTOMETRIST | 1 | 22,500 | (50.00) | 954.36 | 2 | 2,134 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| CHIROPRACTOR | 1 | 15,000 | (50.00) | 144.98 | 2 | 6,123 | (60.00) | (73.26) | 5 | 22,900 | 66.67 | 192.83 |
| PODIATRIST/CHIROPODIST | 0 | 0 | 0.00 | 0.00 | 2 | 35,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| TOTAL | 208 | 51,982 | (9.17) | (3.07) | 229 | 53,626 | 1.78 | 12.44 | 225 | 47,693 | (16.67) | (15.96) |

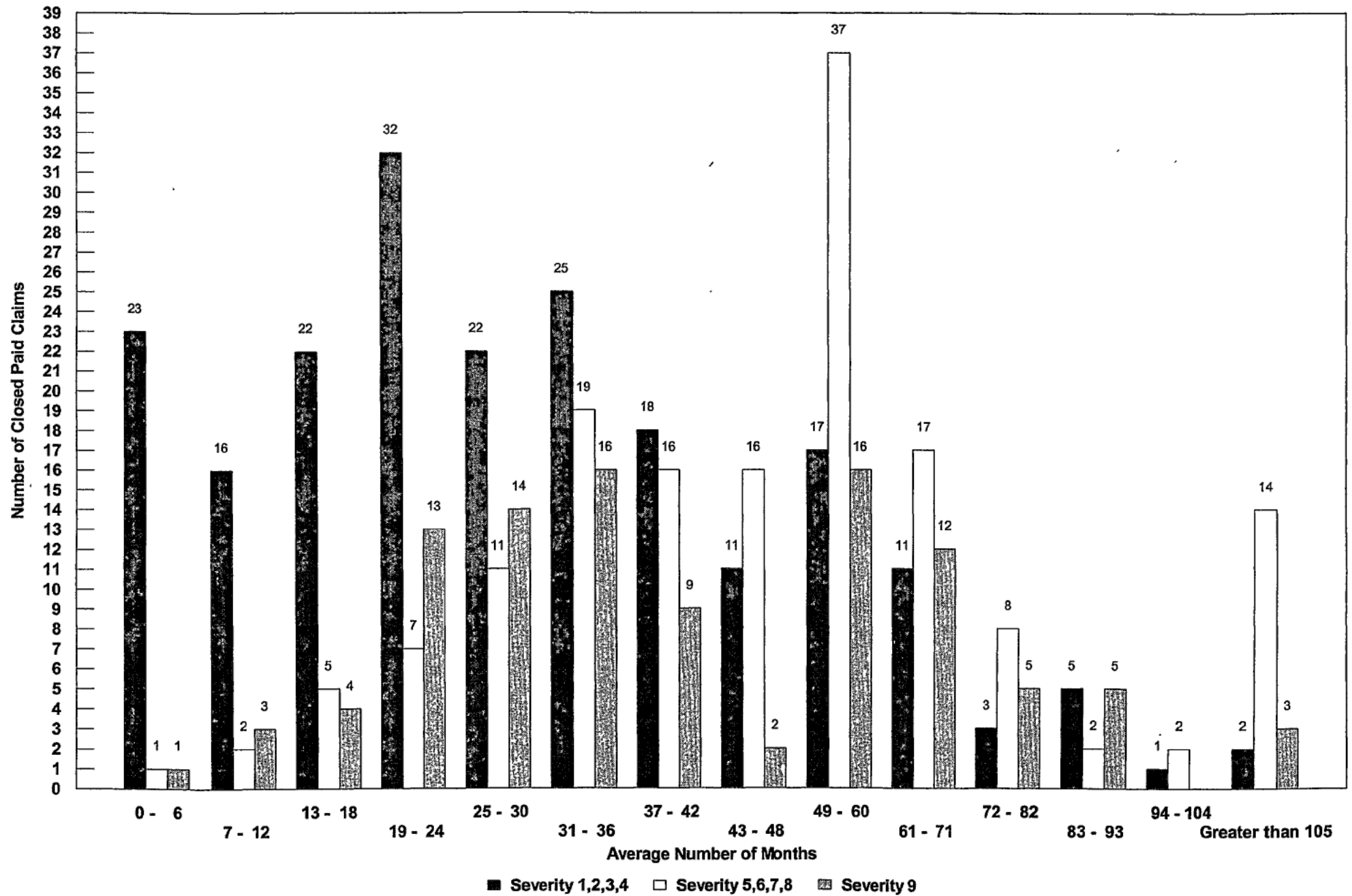
Severity 5,6,7,8

| Profession Type | 1999 | | 1999-98 | | 1998 | | 1998-97 | | 1997 | | 1997-96 | |
|------------------------|-----------------------------|-----------------------------------|-------------|---------------------------------------|-----------------------------|-----------------------------------|-------------|---------------------------------------|-----------------------------|-----------------------------------|-------------|---------------------------------------|
| | Number of Paid Claims | Average Indemnity Per Claim | Claims Paid | Percent Change of Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Claims Paid | Percent Change of Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Claims Paid | Percent Change of Ave Indemnity |
| CLINICS/CORP | 27 | 278,653 | (18.18) | (15.13) | 33 | 328,314 | (5.71) | 64.46 | 35 | 199,636 | 75.00 | (9.41) |
| PHYS & SURG | 73 | 215,694 | (9.88) | (11.24) | 81 | 243,001 | (13.83) | (3.17) | 94 | 250,951 | (29.32) | (16.70) |
| HOSPITALS | 43 | 230,516 | 26.47 | (49.15) | 34 | 453,347 | (22.73) | (4.48) | 44 | 474,622 | (12.00) | 5.04 |
| NURSES | 2 | 637,500 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 1 | 5,000 | (50.00) | (79.31) |
| NURSING HOME | 3 | 120,000 | 0.00 | 121.54 | 3 | 54,167 | 50.00 | (31.45) | 2 | 79,015 | 0.00 | 0.00 |
| DENTISTS | 8 | 17,087 | (27.27) | (40.28) | 11 | 28,613 | 57.14 | (66.05) | 7 | 84,286 | 0.00 | 108.48 |
| OPTOMETRIST | 0 | 0 | 0.00 | 0.00 | 1 | 25,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| CHIROPRACTOR | 0 | 0 | 0.00 | 0.00 | 2 | 58,500 | 100.00 | 1,070.00 | 1 | 5,000 | 0.00 | (97.50) |
| PODIATRIST/CHIROPODIST | 1 | 15,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| TOTAL | 157 | 222,727 | (4.85) | (21.05) | 165 | 282,124 | (10.33) | (0.59) | 184 | 283,794 | (14.02) | (10.18) |

Severity 9

| Profession Type | 1999 | | 1999-98 | | 1998 | | 1998-97 | | 1997 | | 1997-96 | |
|-----------------|-----------------------------|-----------------------------------|-------------|---------------------------------------|-----------------------------|-----------------------------------|-------------|---------------------------------------|-----------------------------|-----------------------------------|-------------|---------------------------------------|
| | Number of Paid Claims | Average Indemnity Per Claim | Claims Paid | Percent Change of Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Claims Paid | Percent Change of Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Claims Paid | Percent Change of Ave Indemnity |
| CLINICS/CORP | 18 | 149,583 | 5.88 | (52.03) | 17 | 311,824 | 13.33 | 43.54 | 15 | 217,233 | 7.14 | 25.72 |
| PHYS & SURG | 42 | 169,530 | 2.44 | (27.51) | 41 | 233,882 | (30.51) | 10.16 | 59 | 212,303 | 9.26 | (7.55) |
| HOSPITALS | 32 | 101,641 | 23.08 | (31.85) | 26 | 149,136 | (35.00) | (26.38) | 40 | 202,564 | (2.44) | 57.81 |
| NURSES | 1 | 337,500 | 0.00 | 743.75 | 1 | 40,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| NURSING HOME | 9 | 134,856 | (25.00) | 24.58 | 12 | 108,249 | 71.43 | 37.63 | 7 | 78,651 | (12.50) | 23.73 |
| DENTISTS | 1 | 20,000 | (50.00) | 220.00 | 2 | 6,250 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| PHARMACIES | 0 | 0 | 0.00 | 0.00 | 1 | 850,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| CHIROPRACTOR | 0 | 0 | 0.00 | 0.00 | 1 | 25,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| TOTAL | 103 | 142,102 | 1.98 | (31.64) | 101 | 207,863 | (16.53) | 2.92 | 121 | 201,963 | (0.82) | 18.66 |

Lapsed Months From Incident to Disposition
1999 Closed Paid Claims - All Medical Care Providers



Missouri Department of Insurance
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 1,2,3,4

| Lapsed Mths From Incident to Disposition | 1999 | | | | 1998 | | | | 1997 | | | |
|--|-----------------------------|-----------------------------------|-------------------------------------|---------------|-----------------------------|-----------------------------------|-------------------------------------|---------------|-----------------------------|-----------------------------------|-------------------------------------|----------------|
| | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity |
| 0- 6 | 23 | 5,290 | (8.00) | (44.20) | 25 | 9,480 | (10.71) | (32.27) | 28 | 13,998 | (15.15) | 106.78 |
| 7- 12 | 16 | 20,794 | (46.67) | 44.46 | 30 | 14,394 | 30.43 | 21.37 | 23 | 11,859 | (34.29) | 10.30 |
| 13- 18 | 22 | 33,337 | (21.43) | 39.81 | 28 | 23,844 | 47.37 | 46.45 | 19 | 16,282 | (26.92) | (60.06) |
| 19- 24 | 32 | 34,431 | 23.08 | 68.36 | 26 | 20,452 | (3.70) | (54.87) | 27 | 45,313 | 28.57 | (6.86) |
| 25- 30 | 22 | 37,915 | (8.33) | 26.24 | 24 | 30,034 | 26.32 | 67.00 | 19 | 17,984 | (24.00) | (66.09) |
| 31- 36 | 25 | 56,273 | 19.05 | (26.62) | 21 | 76,691 | 10.53 | 2.46 | 19 | 74,847 | 11.76 | 17.84 |
| 37- 42 | 18 | 137,562 | 5.88 | 146.09 | 17 | 55,900 | (26.09) | (11.26) | 23 | 62,996 | (28.13) | 7.87 |
| 43- 48 | 11 | 40,514 | (31.25) | (60.16) | 16 | 101,703 | (23.81) | 44.16 | 21 | 70,548 | 23.53 | (59.27) |
| 49- 60 | 17 | 97,248 | (26.09) | 20.24 | 23 | 80,880 | 35.29 | (0.05) | 17 | 80,917 | (39.29) | (20.69) |
| 61- 71 | 11 | 60,889 | 83.33 | (75.69) | 6 | 250,417 | (40.00) | 156.50 | 10 | 97,630 | (23.08) | 23.06 |
| 72- 82 | 3 | 98,333 | 0.00 | 72.26 | 3 | 57,083 | (66.67) | 50.66 | 9 | 37,889 | 28.57 | (3.13) |
| 83- 93 | 5 | 62,000 | 25.00 | 45.62 | 4 | 42,577 | (20.00) | (77.04) | 5 | 185,400 | 25.00 | 60.35 |
| 94-104 | 1 | 343,124 | (50.00) | (1.82) | 2 | 349,500 | (33.33) | 755.92 | 3 | 40,833 | 0.00 | 11.36 |
| 105-115 | 0 | 0 | 0.00 | 0.00 | 1 | 40,000 | 0.00 | 492.59 | 1 | 6,750 | (75.00) | (73.00) |
| 116-126 | 1 | 3,835 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 138-148 | 0 | 0 | 0.00 | 0.00 | 1 | 190,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 149-159 | 1 | 85,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 215-225 | 0 | 0 | 0.00 | 0.00 | 2 | 435,000 | 100.00 | 383.33 | 1 | 90,000 | 0.00 | 0.00 |
| TOTAL | 208 | 51,982 | (9.17) | (3.07) | 229 | 53,626 | 1.78 | 12.44 | 225 | 47,693 | (16.67) | (15.96) |

Severity 5,6,7,8

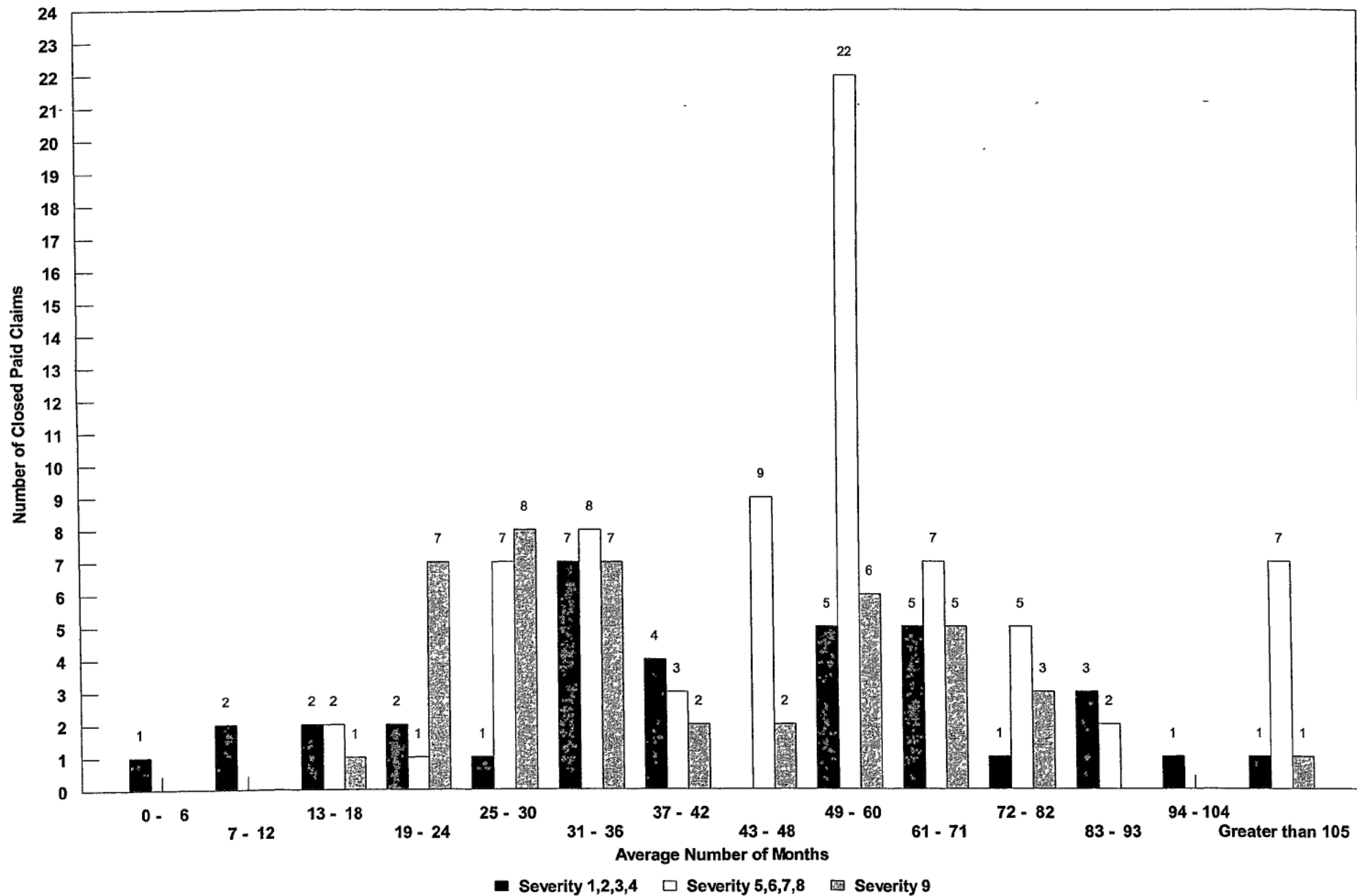
| Lapsed Mths From Incident to Disposition | 1999 | | | | 1998 | | | | 1997 | | | |
|--|-----------------------------|-----------------------------------|-------------------------------------|----------------|-----------------------------|-----------------------------------|-------------------------------------|---------------|-----------------------------|-----------------------------------|-------------------------------------|----------------|
| | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity |
| 0- 6 | 1 | 190 | (50.00) | (99.81) | 2 | 100,000 | 100.00 | 233.33 | 1 | 30,000 | (50.00) | (21.11) |
| 7- 12 | 2 | 31,583 | (50.00) | (64.31) | 4 | 88,500 | 100.00 | 195.00 | 2 | 30,000 | (50.00) | (32.58) |
| 13- 18 | 5 | 96,550 | 25.00 | (91.17) | 4 | 1,093,125 | (42.86) | 1,745.20 | 7 | 59,241 | 40.00 | (73.90) |
| 19- 24 | 7 | 285,242 | (53.33) | 91.27 | 15 | 149,133 | 66.67 | 92.02 | 9 | 77,667 | (25.00) | (75.83) |
| 25- 30 | 11 | 78,864 | 37.50 | (22.18) | 8 | 101,335 | (52.94) | (82.16) | 17 | 568,119 | (5.56) | 49.92 |
| 31- 36 | 19 | 238,316 | (36.67) | (33.24) | 30 | 356,959 | 66.67 | 95.67 | 18 | 182,428 | 38.46 | (55.71) |
| 37- 42 | 16 | 220,125 | 6.67 | 4.63 | 15 | 210,394 | 7.14 | 30.48 | 14 | 161,250 | (46.15) | (33.95) |
| 43- 48 | 16 | 304,823 | 6.67 | 32.60 | 15 | 229,879 | (21.05) | (15.29) | 19 | 271,387 | 5.56 | 101.71 |
| 49- 60 | 37 | 271,512 | 0.00 | 19.05 | 37 | 228,074 | 12.12 | (14.86) | 33 | 267,868 | 6.45 | 40.54 |
| 61- 71 | 17 | 227,744 | 112.50 | 88.22 | 8 | 120,997 | (60.00) | (64.45) | 20 | 340,393 | 0.00 | 49.44 |
| 72- 82 | 8 | 125,237 | 33.33 | 5.83 | 6 | 118,333 | (14.29) | (74.03) | 7 | 455,714 | (65.00) | 1.03 |
| 83- 93 | 2 | 162,500 | (66.67) | (80.81) | 6 | 846,667 | (50.00) | 738.68 | 12 | 100,952 | 33.33 | (17.01) |
| 94-104 | 2 | 253,805 | (60.00) | (67.46) | 5 | 780,000 | 400.00 | 420.00 | 1 | 150,000 | (80.00) | (80.05) |
| 105-115 | 3 | 83,333 | 0.00 | (76.77) | 3 | 358,747 | (25.00) | 77.76 | 4 | 201,813 | 0.00 | (76.94) |
| 116-126 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 4 | 334,022 | 0.00 | 0.00 |
| 127-137 | 1 | 100,000 | 0.00 | (79.59) | 1 | 490,000 | (80.00) | 690.32 | 5 | 62,000 | 150.00 | (79.33) |
| 138-148 | 1 | 100,000 | (66.67) | 73.41 | 3 | 57,667 | 200.00 | (87.52) | 1 | 462,000 | 0.00 | 362.00 |
| 149-159 | 1 | 350,000 | 0.00 | 191.67 | 1 | 120,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 160-170 | 4 | 404,658 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 3 | 556,000 | (50.00) | (27.35) |
| 171-181 | 0 | 0 | 0.00 | 0.00 | 1 | 82,503 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 182-192 | 0 | 0 | 0.00 | 0.00 | 1 | 225,000 | (50.00) | (62.50) | 2 | 600,000 | 0.00 | 21.21 |
| 203-214 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 1 | 200,000 | (66.67) | 42.86 |
| 215-225 | 4 | 115,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 4 | 1,119,125 | (60.00) | 78.43 |
| TOTAL | 157 | 222,727 | (4.85) | (21.05) | 165 | 282,124 | (10.33) | (0.59) | 184 | 283,794 | (14.02) | (10.18) |

Missouri Department of Insurance
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 9

| Lapsed Mths From Incident to Disposition | 1999 | | 1999-98 | | 1998 | | 1998-97 | | 1997 | | 1997-96 | |
|--|-----------------------------|-----------------------------------|-------------------------------------|----------------|-----------------------------|-----------------------------------|-------------------------------------|---------------|-----------------------------|-----------------------------------|-------------------------------------|---------------|
| | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity |
| 0- 6 | 1 | 125,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 7- 12 | 3 | 145,000 | 0.00 | (75.91) | 3 | 602,000 | 0.00 | 247.81 | 3 | 173,081 | (57.14) | 92.92 |
| 13- 18 | 4 | 121,250 | 100.00 | (39.38) | 2 | 200,000 | 0.00 | 247.83 | 2 | 57,500 | (83.33) | (54.99) |
| 19- 24 | 13 | 119,231 | 116.67 | (73.46) | 6 | 449,167 | (45.45) | 254.94 | 11 | 126,545 | (26.67) | (29.49) |
| 25- 30 | 14 | 202,319 | 133.33 | (8.03) | 6 | 219,983 | (64.71) | 15.14 | 17 | 191,049 | 142.86 | (46.29) |
| 31- 36 | 16 | 211,344 | 33.33 | 139.05 | 12 | 88,410 | (25.00) | (58.55) | 16 | 213,267 | (11.11) | 6.93 |
| 37- 42 | 9 | 89,722 | (30.77) | (68.18) | 13 | 281,962 | (23.53) | 48.66 | 17 | 189,662 | 54.55 | 8.77 |
| 43- 48 | 2 | 102,500 | (87.50) | 14.39 | 16 | 89,608 | 0.00 | (56.49) | 16 | 205,938 | 128.57 | 84.71 |
| 49- 60 | 16 | 127,656 | (23.81) | (45.05) | 21 | 232,325 | (8.70) | 53.22 | 23 | 151,630 | (14.81) | 23.03 |
| 61- 71 | 12 | 113,542 | 50.00 | (28.82) | 8 | 159,508 | 0.00 | (41.75) | 8 | 273,813 | 100.00 | 48.01 |
| 72- 82 | 5 | 70,000 | (16.67) | (26.99) | 6 | 95,875 | 100.00 | (66.75) | 3 | 288,333 | (40.00) | 35.37 |
| 83- 93 | 5 | 107,000 | 66.67 | 129.15 | 3 | 46,694 | 200.00 | (96.89) | 1 | 1,500,000 | 0.00 | 3,015.30 |
| 94-104 | 0 | 0 | 0.00 | 0.00 | 3 | 200,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 105-115 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 1 | 13,600 | 0.00 | (98.19) |
| 116-126 | 1 | 45,000 | 0.00 | (90.00) | 1 | 450,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 127-137 | 0 | 0 | 0.00 | 0.00 | 1 | 692,910 | 0.00 | 1,159.80 | 1 | 55,000 | 0.00 | 10.00 |
| 138-148 | 1 | 475,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 1 | 220,315 | 0.00 | 0.00 |
| 149-159 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 1 | 900,000 | 0.00 | 0.00 |
| 182-192 | 1 | 5,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| TOTAL | 103 | 142,102 | 1.98 | (31.64) | 101 | 207,863 | (16.53) | 2.92 | 121 | 201,963 | (0.82) | 18.66 |

Lapsed Months From Incident to Disposition
1999 Closed Paid Claims - Physicians & Surgeons



Missouri Department of Insurance
Bodily Injury Claim Indemnity Comparisons
Physicians & Surgeons

Severity 1,2,3,4

| Lapsed Mths From Incident to Disposition | 1999 | | | | 1998 | | | | 1997 | | | |
|--|-----------------------------|-----------------------------------|-------------------------------------|---------------|-----------------------------|-----------------------------------|-------------------------------------|---------------|-----------------------------|-----------------------------------|-------------------------------------|----------------|
| | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity |
| 0- 6 | 1 | 2,731 | 0.00 | (57.98) | 1 | 6,500 | (50.00) | 3,572.30 | 2 | 177 | (50.00) | (54.79) |
| 7- 12 | 2 | 4,000 | 100.00 | (95.79) | 1 | 95,000 | (80.00) | 1,427.20 | 5 | 6,221 | (16.67) | (11.24) |
| 13- 18 | 2 | 26,637 | 100.00 | (64.48) | 1 | 75,000 | (50.00) | 252.11 | 2 | 21,300 | (50.00) | (53.95) |
| 19- 24 | 2 | 130,000 | 0.00 | 173.68 | 2 | 47,500 | (50.00) | 16.92 | 4 | 40,625 | (20.00) | (42.90) |
| 25- 30 | 1 | 7,000 | (66.67) | (91.60) | 3 | 83,333 | (25.00) | 657.58 | 4 | 11,000 | (33.33) | (88.72) |
| 31- 36 | 7 | 101,464 | 133.33 | 114.66 | 3 | 47,267 | (40.00) | (27.28) | 5 | 65,000 | 0.00 | (50.38) |
| 37- 42 | 4 | 195,880 | 100.00 | 50.68 | 2 | 130,000 | (77.78) | 47.91 | 9 | 87,889 | (25.00) | (20.94) |
| 43- 48 | 0 | 0 | 0.00 | 0.00 | 4 | 74,813 | 100.00 | 398.75 | 2 | 15,000 | (66.67) | (76.28) |
| 49- 60 | 5 | 57,000 | (54.55) | (18.01) | 11 | 69,517 | 37.50 | (39.99) | 8 | 115,847 | (33.33) | 86.63 |
| 61- 71 | 5 | 71,000 | 400.00 | (29.00) | 1 | 100,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 72- 82 | 1 | 50,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 3 | 64,667 | 200.00 | 36.14 |
| 83- 93 | 3 | 86,667 | 50.00 | 92.59 | 2 | 45,000 | 100.00 | (66.97) | 1 | 136,250 | (66.67) | (6.03) |
| 94-104 | 1 | 343,124 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 2 | 16,250 | 100.00 | (45.83) |
| 105-115 | 0 | 0 | 0.00 | 0.00 | 1 | 40,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 149-159 | 1 | 85,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| TOTAL | 35 | 91,511 | 9.38 | 32.07 | 32 | 69,289 | (31.91) | 19.90 | 47 | 57,789 | (35.62) | (19.95) |

Severity 5,6,7,8

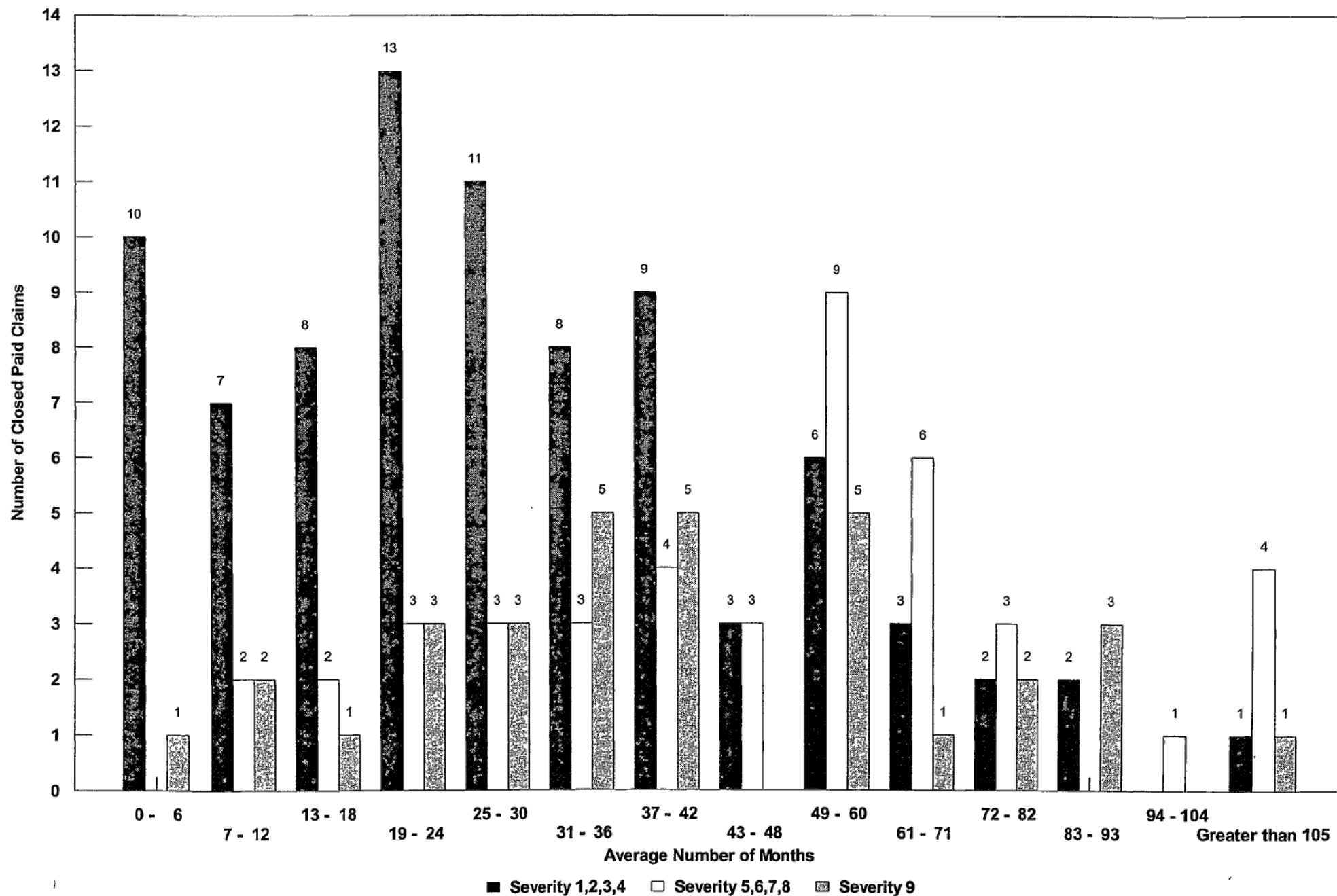
| Lapsed Mths From Incident to Disposition | 1999 | | | | 1998 | | | | 1997 | | | |
|--|-----------------------------|-----------------------------------|-------------------------------------|----------------|-----------------------------|-----------------------------------|-------------------------------------|---------------|-----------------------------|-----------------------------------|-------------------------------------|----------------|
| | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity |
| 0- 6 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 1 | 30,000 | 0.00 | 0.00 |
| 7- 12 | 0 | 0 | 0.00 | 0.00 | 1 | 195,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 13- 18 | 2 | 115,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 1 | 10,000 | (75.00) | (96.41) |
| 19- 24 | 1 | 500,000 | (75.00) | 319.73 | 4 | 119,125 | (20.00) | 361.72 | 5 | 25,800 | (28.57) | (93.73) |
| 25- 30 | 7 | 92,500 | 133.33 | (13.68) | 3 | 107,159 | (50.00) | (73.65) | 6 | 406,667 | (50.00) | (12.15) |
| 31- 36 | 8 | 316,563 | (52.94) | (16.27) | 17 | 378,088 | 70.00 | 66.74 | 10 | 226,750 | 42.86 | (64.96) |
| 37- 42 | 3 | 349,167 | (66.67) | 29.28 | 9 | 270,083 | 12.50 | 22.45 | 8 | 220,563 | (50.00) | (25.56) |
| 43- 48 | 9 | 123,500 | 0.00 | (52.05) | 9 | 257,577 | (18.18) | 34.20 | 11 | 191,941 | (26.67) | 26.92 |
| 49- 60 | 22 | 313,975 | 22.22 | 55.12 | 18 | 202,413 | (5.26) | (18.63) | 19 | 248,753 | (5.00) | 10.28 |
| 61- 71 | 7 | 135,831 | 16.67 | (11.80) | 6 | 153,996 | (53.85) | (50.51) | 13 | 311,182 | 0.00 | 17.60 |
| 72- 82 | 5 | 126,679 | 0.00 | 18.39 | 5 | 107,000 | (16.67) | (46.05) | 6 | 198,333 | (50.00) | (37.41) |
| 83- 93 | 2 | 162,500 | 0.00 | (35.00) | 2 | 250,000 | (33.33) | 12.78 | 3 | 221,667 | (50.00) | 26.67 |
| 94-104 | 0 | 0 | 0.00 | 0.00 | 1 | 200,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 105-115 | 2 | 30,000 | (33.33) | (91.64) | 3 | 358,747 | (25.00) | 77.76 | 4 | 201,813 | 100.00 | (5.03) |
| 116-126 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 3 | 440,363 | 0.00 | 0.00 |
| 127-137 | 0 | 0 | 0.00 | 0.00 | 1 | 490,000 | 0.00 | 308.33 | 1 | 120,000 | (50.00) | (60.00) |
| 138-148 | 1 | 100,000 | 0.00 | 300.00 | 1 | 25,000 | 0.00 | (94.59) | 1 | 462,000 | 0.00 | 362.00 |
| 149-159 | 1 | 350,000 | 0.00 | 191.67 | 1 | 120,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 160-170 | 1 | 200,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 1 | 500,000 | (66.67) | 37.35 |
| 182-192 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 1 | 1,000,000 | 0.00 | 102.02 |
| 215-225 | 2 | 75,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| TOTAL | 73 | 215,694 | (9.88) | (11.24) | 81 | 243,001 | (13.83) | (3.17) | 94 | 250,951 | (29.32) | (16.70) |

Missouri Department of Insurance
Bodily Injury Claim Indemnity Comparisons
Physicians & Surgeons

Severity 9

| Lapsed Mths From Incident to Disposition | 1999 | | | | 1998 | | | | 1997 | | | |
|--|-----------------------------|-----------------------------------|---------------------------------|----------------|-----------------------------|-----------------------------------|---------------------------------|---------------|-----------------------------|-----------------------------------|---------------------------------|---------------|
| | Number of Paid Claims | Average Indemnity Per Claim | 1999-98 Percent Change of | | Number of Paid Claims | Average Indemnity Per Claim | 1998-97 Percent Change of | | Number of Paid Claims | Average Indemnity Per Claim | 1997-96 Percent Change of | |
| | | | Claims Paid | Ave Indemnity | | | Claims Paid | Ave Indemnity | | | Claims Paid | Ave Indemnity |
| 7- 12 | 0 | 0 | 0.00 | 0.00 | 1 | 1,000,000 | 0.00 | 403.78 | 1 | 198,500 | 0.00 | 148.13 |
| 13- 18 | 1 | 200,000 | 0.00 | 33.33 | 1 | 150,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 19- 24 | 7 | 158,571 | 250.00 | (75.60) | 2 | 650,000 | 100.00 | 2,500.00 | 1 | 25,000 | (83.33) | (91.95) |
| 25- 30 | 8 | 253,282 | 700.00 | 271.48 | 1 | 68,182 | (83.33) | (78.01) | 6 | 310,000 | 20.00 | (27.57) |
| 31- 36 | 7 | 254,500 | 75.00 | 67.11 | 4 | 152,291 | (63.64) | (37.99) | 11 | 245,611 | 57.14 | 6.13 |
| 37- 42 | 2 | 53,750 | 0.00 | (88.97) | 2 | 487,500 | (75.00) | 167.21 | 8 | 182,439 | 0.00 | (8.10) |
| 43- 48 | 2 | 102,500 | (66.67) | (29.61) | 6 | 145,622 | (33.33) | 0.43 | 9 | 145,000 | 125.00 | (18.36) |
| 49- 60 | 6 | 126,250 | (57.14) | (38.84) | 14 | 206,436 | 0.00 | 11.79 | 14 | 184,668 | 16.67 | (10.73) |
| 61- 71 | 5 | 129,500 | 150.00 | (2.26) | 2 | 132,501 | (71.43) | (56.16) | 7 | 302,214 | 250.00 | 0.74 |
| 72- 82 | 3 | 93,333 | 200.00 | 273.33 | 1 | 25,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 83- 93 | 0 | 0 | 0.00 | 0.00 | 3 | 46,694 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 94-104 | 0 | 0 | 0.00 | 0.00 | 3 | 200,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 127-137 | 0 | 0 | 0.00 | 0.00 | 1 | 692,910 | 0.00 | 1,159.80 | 1 | 55,000 | 0.00 | 10.00 |
| 138-148 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 1 | 220,315 | 0.00 | 0.00 |
| 182-192 | 1 | 5,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| TOTAL | 42 | 169,530 | 2.44 | (27.51) | 41 | 233,882 | (30.51) | 10.16 | 59 | 212,303 | 9.26 | (7.55) |

Lapsed Months From Incident to Disposition 1999 Closed Paid Claims - Hospitals



Missouri Department of Insurance
Bodily Injury Claim Indemnity Comparisons
Hospitals
Severity 1,2,3,4

| Lapsed Mths From Incident to Disposition | 1999 | | | | 1998 | | | | 1997 | | | |
|--|-----------------------------|-----------------------------------|-------------------------------------|----------------|-----------------------------|-----------------------------------|-------------------------------------|---------------|-----------------------------|-----------------------------------|-------------------------------------|----------------|
| | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity |
| 0- 6 | 10 | 7,326 | 25.00 | 105.64 | 8 | 3,563 | (33.33) | (87.17) | 12 | 27,767 | 9.09 | 242.71 |
| 7- 12 | 7 | 31,112 | (36.36) | 151.43 | 11 | 12,374 | 22.22 | (23.52) | 9 | 16,180 | (47.06) | 144.25 |
| 13- 18 | 8 | 29,368 | 14.29 | (1.37) | 7 | 29,775 | 16.67 | 330.43 | 6 | 6,918 | (53.85) | (73.71) |
| 19- 24 | 13 | 43,024 | 116.67 | 163.41 | 6 | 16,333 | (33.33) | (72.82) | 9 | 60,084 | (18.18) | 38.89 |
| 25- 30 | 11 | 55,477 | 120.00 | 591.08 | 5 | 8,028 | (28.57) | (35.07) | 7 | 12,364 | (22.22) | (67.75) |
| 31- 36 | 8 | 64,389 | 14.29 | (28.86) | 7 | 90,515 | (30.00) | (14.16) | 10 | 105,447 | 25.00 | 215.03 |
| 37- 42 | 9 | 53,344 | 50.00 | 308.77 | 6 | 13,050 | 100.00 | (89.50) | 3 | 124,301 | (62.50) | 420.04 |
| 43- 48 | 3 | 71,667 | (40.00) | (59.49) | 5 | 176,900 | (37.50) | 527.58 | 8 | 28,188 | 60.00 | (93.75) |
| 49- 60 | 6 | 68,600 | 20.00 | (48.38) | 5 | 132,900 | 0.00 | 759.43 | 5 | 15,464 | (28.57) | (93.87) |
| 61- 71 | 3 | 31,667 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 3 | 165,100 | (50.00) | 65.38 |
| 72- 82 | 2 | 122,500 | 0.00 | 120.22 | 2 | 55,625 | (33.33) | 413.46 | 3 | 10,833 | 0.00 | (58.33) |
| 83- 93 | 2 | 25,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 3 | 254,417 | 200.00 | 825.15 |
| 116-126 | 1 | 3,835 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 138-148 | 0 | 0 | 0.00 | 0.00 | 1 | 190,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 215-225 | 0 | 0 | 0.00 | 0.00 | 2 | 435,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| TOTAL | 83 | 44,713 | 27.69 | (26.30) | 65 | 60,667 | (16.67) | 13.51 | 78 | 53,447 | (23.53) | (23.58) |

Severity 5,6,7,8

| Lapsed Mths From Incident to Disposition | 1998 | | | | 1997 | | | | 1996 | | | |
|--|-----------------------------|-----------------------------------|-------------------------------------|----------------|-----------------------------|-----------------------------------|-------------------------------------|---------------|-----------------------------|-----------------------------------|-------------------------------------|---------------|
| | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity |
| 0- 6 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 7- 12 | 2 | 31,583 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 1 | 25,000 | (75.00) | (43.82) |
| 13- 18 | 2 | 63,875 | (33.33) | (95.41) | 3 | 1,390,833 | (25.00) | 2,322.20 | 4 | 57,421 | 0.00 | 0.00 |
| 19- 24 | 3 | 155,000 | (25.00) | (38.15) | 4 | 250,625 | 33.33 | 138.69 | 3 | 105,000 | 50.00 | 320.00 |
| 25- 30 | 3 | 71,667 | 0.00 | (37.54) | 3 | 114,733 | (57.14) | (86.66) | 7 | 860,000 | 40.00 | 268.72 |
| 31- 36 | 3 | 116,833 | 0.00 | (62.42) | 3 | 310,888 | (50.00) | 91.08 | 6 | 162,700 | 20.00 | 20.61 |
| 37- 42 | 4 | 171,625 | 300.00 | 243.25 | 1 | 50,000 | (50.00) | (60.16) | 2 | 125,500 | (50.00) | 140.19 |
| 43- 48 | 3 | 550,221 | 50.00 | 340.18 | 2 | 125,000 | (50.00) | (82.21) | 4 | 702,500 | 300.00 | 1,656.30 |
| 49- 60 | 9 | 274,610 | 28.57 | 27.52 | 7 | 215,348 | 40.00 | (40.74) | 5 | 363,400 | (28.57) | 147.69 |
| 61- 71 | 6 | 259,167 | 200.00 | 1,078.00 | 2 | 22,000 | 0.00 | (95.37) | 2 | 475,000 | (33.33) | 147.83 |
| 72- 82 | 3 | 122,833 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 1 | 2,000,000 | (75.00) | 66.00 |
| 83- 93 | 0 | 0 | 0.00 | 0.00 | 4 | 1,145,000 | 300.00 | 129.00 | 1 | 500,000 | (50.00) | 2,757.10 |
| 94-104 | 1 | 500,000 | (50.00) | (54.55) | 2 | 1,100,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 105-115 | 1 | 190,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 116-126 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 1 | 15,000 | 0.00 | 0.00 |
| 127-137 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 2 | 90,000 | 0.00 | 0.00 |
| 138-148 | 0 | 0 | 0.00 | 0.00 | 1 | 23,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 160-170 | 2 | 496,816 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 1 | 318,000 | (50.00) | (80.73) |
| 171-181 | 0 | 0 | 0.00 | 0.00 | 1 | 82,503 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 182-192 | 0 | 0 | 0.00 | 0.00 | 1 | 225,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 215-225 | 1 | 275,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 4 | 1,119,125 | (20.00) | 4.60 |
| TOTAL | 43 | 230,516 | 26.47 | (49.15) | 34 | 453,347 | (22.73) | (4.48) | 44 | 474,622 | (12.00) | 5.04 |

Missouri Department of Insurance
Bodily Injury Claim Indemnity Comparisons
Hospitals

Severity 9

| Lapsed Mths From Incident to Disposition | 1998 | | 1998-97 | | 1997 | | 1997-96 | | 1996 | | 1996-95 | |
|--|-----------------------------|-----------------------------------|-------------------------------------|----------------|-----------------------------|-----------------------------------|-------------------------------------|----------------|-----------------------------|-----------------------------------|-------------------------------------|---------------|
| | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity |
| 0- 6 | 1 | 125,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 7- 12 | 2 | 67,500 | 100.00 | 1,025.00 | 1 | 6,000 | 0.00 | (95.88) | 1 | 145,742 | (75.00) | 30.13 |
| 13- 18 | 1 | 175,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 19- 24 | 3 | 53,333 | 50.00 | 12.28 | 2 | 47,500 | (75.00) | (70.81) | 8 | 162,750 | 100.00 | 51.40 |
| 25- 30 | 3 | 185,000 | 0.00 | (49.99) | 3 | 369,906 | (40.00) | 363.15 | 5 | 79,867 | 400.00 | (46.76) |
| 31- 36 | 5 | 140,500 | 66.67 | 98.35 | 3 | 70,833 | 50.00 | (54.30) | 2 | 155,000 | (77.78) | (0.36) |
| 37- 42 | 5 | 89,000 | (28.57) | (46.43) | 7 | 166,143 | 16.67 | 39.47 | 6 | 119,126 | 100.00 | 8.30 |
| 43- 48 | 0 | 0 | 0.00 | 0.00 | 2 | 37,500 | (60.00) | (85.58) | 5 | 260,000 | 66.67 | 1,014.30 |
| 49- 60 | 5 | 132,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 7 | 111,020 | 0.00 | 76.19 |
| 61- 71 | 1 | 35,000 | (75.00) | (81.72) | 4 | 191,516 | 300.00 | 155.35 | 1 | 75,000 | (50.00) | 7.14 |
| 72- 82 | 2 | 35,000 | (50.00) | (68.91) | 4 | 112,563 | 100.00 | (66.15) | 2 | 332,500 | 0.00 | 34.34 |
| 83- 93 | 3 | 48,333 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 1 | 1,500,000 | 0.00 | 0.00 |
| 105-115 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 1 | 13,600 | 0.00 | 0.00 |
| 116-126 | 1 | 45,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 |
| 149-159 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 1 | 900,000 | 0.00 | 0.00 |
| TOTAL | 32 | 101,641 | 23.08 | (31.85) | 26 | 149,136 | (35.00) | (26.38) | 40 | 202,564 | (2.44) | 57.81 |

Section IV

Indemnity Analysis by Company

Section IV contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and the total non-economic damage paid by each company and self-insured hospital reporting closed claim data.

The past three years are recorded separately and the companies are listed in descending order by the number of paid claims.

DEPARTMENT OF INSURANCE
COMPANY INDEMNITY ANALYSIS

1999

| Company Name | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|---|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| MEDICAL PROTECTIVE COMPANY | 181 | 160 | 48 | 5,644,870 | 2,766,677 | 2,932,193 |
| MISSOURI HOSPITAL PLAN | 125 | 155 | 54 | 5,965,651 | 2,577,283 | 3,388,368 |
| PHICO INSURANCE COMPANY | 211 | 148 | 29 | 3,205,324 | 789,844 | 2,415,480 |
| MISSOURI PHYSICIANS ASSOCIATES | 92 | 132 | 34 | 4,465,531 | 2,661,815 | 1,803,716 |
| INTERMED INSURANCE COMPANY | 129 | 132 | 44 | 6,995,214 | 5,844,634 | 1,150,580 |
| CONTINENTAL CASUALTY COMPANY | 95 | 100 | 41 | 5,415,195 | 2,951,447 | 2,651,339 |
| MEDICAL ASSURANCE OF MISSOURI INC | 109 | 98 | 11 | 2,370,060 | 1,133,145 | 1,236,915 |
| ST LOUIS UNIVERSITY MEDICAL CENTER | 53 | 69 | 21 | 2,781,113 | 525,200 | 2,255,913 |
| TRUMAN MEDICAL CENTER | 21 | 60 | 22 | 2,994,741 | 1,274,226 | 1,720,515 |
| SSM HEALTH CARE SYSTEM | 18 | 38 | 22 | 1,234,264 | 604,133 | 630,131 |
| CHICAGO INSURANCE COMPANY | 101 | 34 | 2 | 347,500 | 0 | 347,500 |
| ST PAUL FIRE & MARINE INSURANCE CO | 29 | 33 | 10 | 1,610,500 | 659,200 | 951,300 |
| CURATORS OF THE UNIVERSITY OF MISSOURI | 27 | 30 | 8 | 962,500 | 481,250 | 481,250 |
| TRANSPORTATION INSURANCE COMPANY | 32 | 22 | 9 | 680,000 | 315,000 | 365,000 |
| CONTINENTAL INSURANCE COMPANY THE | 1 | 19 | 15 | 1,296,695 | 273,133 | 1,023,562 |
| CINCINNATI INS CO THE | 15 | 19 | 9 | 485,000 | 132,847 | 352,153 |
| ST LUKES HOSPITAL - KANSAS CITY | 10 | 18 | 6 | 334,000 | 174,790 | 159,210 |
| ST PAUL MERCURY INSURANCE COMPANY | 11 | 14 | 10 | 1,006,105 | 117,521 | 888,584 |
| AMERICAN CASUALTY CO OF READING PA | 24 | 12 | 2 | 1,001,250 | 1,000,000 | 1,250 |
| NATIONAL FIRE INS CO OF HARTFORD | 11 | 12 | 3 | 46,000 | 23,050 | 22,950 |
| COLUMBIA CASUALTY COMPANY | 58 | 11 | 1 | 5,000 | 0 | 5,000 |
| DOCTORS COMPANY AN INTERINS EXCHANGE | 17 | 11 | 1 | 330,000 | 100,000 | 230,000 |
| PACIFIC INSURANCE COMPANY | 9 | 10 | 4 | 780,000 | 620,000 | 160,000 |
| AMERICAN CONTINENTAL INSURANCE CO | 13 | 9 | 6 | 2,617,500 | 1,033,000 | 1,584,500 |
| PHARMACISTS MUTUAL INSURANCE COMPANY | 11 | 9 | 7 | 36,671 | 8,741 | 27,930 |
| CHILDRENS MERCY HOSPITAL | 6 | 9 | 4 | 520,000 | 260,000 | 260,000 |
| ZURISH AMERICAN INSURANCE COMPANY | 2 | 8 | 8 | 712,091 | 209,991 | 502,100 |
| NCMIC INSURANCE COMPANY | 14 | 7 | 1 | 15,000 | 7,500 | 7,500 |
| KNEIBERT CLINIC L.L.C. | 6 | 7 | 3 | 383,750 | 165,375 | 218,375 |
| GULF INSURANCE COMPANY | 6 | 6 | 1 | 50,000 | 17,300 | 32,700 |
| PREFERRED PROF INS CO | 6 | 5 | 1 | 10,000 | 5,000 | 5,000 |
| ACE FIRE UNDERWRITERS INSURANCE COMPANY | 0 | 5 | 5 | 91,621 | 37,621 | 54,000 |
| DEPAUL HEALTH CENTER | 0 | 5 | 2 | 215,000 | 107,500 | 107,500 |
| CARONDELET HEALTH SYSTEMS | 2 | 5 | 2 | 21,000 | 0 | 21,000 |
| AMERICAN INTERNATIONAL SPECIALTY LINES | 3 | 4 | 1 | 50,000 | 50,000 | 0 |
| ST LUKES HOSPITAL - CHESTERFIELD | 0 | 4 | 3 | 562,500 | 281,250 | 281,250 |
| PREFERRED PHYSICIANS MEDICAL RRG INC | 3 | 3 | 0 | 0 | 0 | 0 |
| ILLINOIS NATIONAL INSURANCE COMPANY | 0 | 3 | 2 | 2,250,000 | 1,377,689 | 872,311 |
| MISSOURI PROFESSIONAL LIABILITY INSASSO | 1 | 3 | 1 | 243,632 | 102,325 | 141,307 |
| FRONTIER INSURANCE COMPANY | 1 | 3 | 2 | 32,000 | 0 | 32,000 |
| PROFESSIONAL LIABILITY INSURANCE CO | 0 | 3 | 3 | 572,500 | 120,000 | 452,500 |
| PHYSICIANS DEFENSE ASSOCIATION | 0 | 2 | 0 | 0 | 0 | 0 |
| MEDICAL ASSURANCE CO INC THE | 9 | 2 | 0 | 0 | 0 | 0 |
| TIG SPECIALTY INSURANCE CO | 7 | 2 | 1 | 10,000 | 10,000 | 0 |
| CHRISTIAN HOSPITAL | 0 | 2 | 2 | 90,000 | 44,100 | 45,900 |
| CHURCH MUTUAL INSURANCE COMPANY | 1 | 1 | 0 | 0 | 0 | 0 |
| WESTERN INDEMNITY INSURANCE COMPANY | 0 | 1 | 1 | 7,000 | 7,000 | 0 |
| AMERICAN INTERNATIONAL SPECIALTY LINES | 0 | 1 | 0 | 0 | 0 | 0 |
| CENTURY INDEMNITY COMPANY | 0 | 1 | 1 | 750,121 | 150,000 | 600,121 |
| ACE AMERICAN INSURANCE COMPANY | 0 | 1 | 1 | 110,000 | 0 | 110,000 |
| PACIFIC EMPLOYERS INSURANCE COMPANY | 0 | 1 | 1 | 235,000 | 0 | 235,000 |
| PROVIDERS INS CO | 0 | 1 | 1 | 750,000 | 322,500 | 427,500 |
| LEGION INSURANCE COMPANY | 0 | 1 | 0 | 0 | 0 | 0 |
| MISSOURI BAPTIST HEALTHCARE SYSTEMS | 0 | 1 | 1 | 95,000 | 53,200 | 41,800 |
| DEACONESS HOSPITAL | 0 | 1 | 1 | 30,000 | 16,800 | 13,200 |
| NATIONAL UNION FIRE INS CO OF PITTSBURG | 1 | 0 | 0 | 0 | 0 | 0 |
| TWIN CITY FIRE INS CO | 1 | 0 | 0 | 0 | 0 | 0 |
| TIG INSURANCE COMPANY | 7 | 0 | 0 | 0 | 0 | 0 |
| MEDICAL LIABILITY ALLIANCE | 7 | 0 | 0 | 0 | 0 | 0 |
| FLORIDA PHYSICIANS INSURANCE COMPANY | 1 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | 1,487 | 1,453 | 468 | 60,416,899 | 29,412,087 | 31,246,403 |

DEPARTMENT OF INSURANCE
COMPANY INDEMNITY ANALYSIS

1998

| Company Name | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|---|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| MISSOURI PHYSICIANS ASSOCIATES | 128 | 274 | 51 | 11,335,632 | 8,105,844 | 3,229,788 |
| MEDICAL PROTECTIVE COMPANY | 198 | 188 | 50 | 6,488,407 | 3,701,812 | 2,786,595 |
| INTERMED INSURANCE COMPANY | 161 | 187 | 47 | 5,170,215 | 4,100,181 | 1,070,034 |
| MEDICAL ASSURANCE OF MISSOURI INC | 107 | 134 | 25 | 5,098,188 | 2,408,042 | 2,690,146 |
| PHICO INSURANCE COMPANY | 228 | 109 | 17 | 2,216,436 | 1,003,666 | 1,212,770 |
| MISSOURI HOSPITAL PLAN | 153 | 107 | 29 | 2,085,562 | 886,681 | 1,198,881 |
| ST LOUIS UNIVERSITY MEDICAL CENTER | 78 | 80 | 22 | 5,000,004 | 1,869,750 | 3,130,254 |
| CONTINENTAL CASUALTY COMPANY | 101 | 69 | 45 | 4,197,353 | 1,952,627 | 2,244,726 |
| CURATORS OF THE UNIVERSITY OF MISSOURI | 31 | 48 | 7 | 728,501 | 364,252 | 364,249 |
| TRUMAN MEDICAL CENTER | 68 | 48 | 12 | 2,136,000 | 1,068,000 | 1,068,000 |
| SSM HEALTH CARE SYSTEM | 28 | 39 | 20 | 4,951,322 | 454,834 | 4,496,488 |
| CONTINENTAL INSURANCE COMPANY THE | 0 | 34 | 29 | 5,594,649 | 2,824,262 | 2,770,387 |
| CINCINNATI INS CO THE | 27 | 25 | 11 | 393,460 | 245,364 | 148,096 |
| ST PAUL FIRE & MARINE INSURANCE CO | 23 | 24 | 10 | 831,318 | 228,374 | 602,944 |
| ST PAUL MERCURY INSURANCE COMPANY | 12 | 18 | 12 | 787,093 | 103,634 | 683,459 |
| CHILDRENS MERCY HOSPITAL | 5 | 18 | 3 | 600,000 | 306,250 | 293,750 |
| DEPAUL HEALTH CENTER | 0 | 17 | 4 | 680,000 | 295,000 | 385,000 |
| ST ANTHONYS MEDICAL CENTER | 1 | 16 | 7 | 1,589,000 | 485,400 | 1,103,600 |
| PHARMACISTS MUTUAL INSURANCE COMPANY | 6 | 15 | 12 | 1,063,356 | 270,560 | 792,796 |
| TRANSPORTATION INSURANCE COMPANY | 16 | 13 | 9 | 4,530,268 | 3,320,268 | 1,210,000 |
| NCMIC INSURANCE COMPANY | 14 | 11 | 4 | 137,246 | 68,623 | 68,623 |
| AMERICAN CONTINENTAL INSURANCE CO | 9 | 11 | 5 | 400,000 | 5,000 | 395,000 |
| CHICAGO INSURANCE COMPANY | 11 | 10 | 4 | 156,000 | 32,655 | 123,345 |
| ST LUKES HOSPITAL - KANSAS CITY | 18 | 10 | 2 | 825,000 | 462,000 | 363,000 |
| ZURICH AMERICAN INSURANCE COMPANY | 2 | 9 | 9 | 5,117,425 | 3,656,309 | 1,461,116 |
| AMERICAN CASUALTY CO OF READING PA | 14 | 9 | 8 | 579,500 | 352,410 | 227,090 |
| ST LUKES HOSPITAL - CHESTERFIELD | 2 | 9 | 3 | 72,438 | 33,719 | 38,719 |
| DOCTORS COMPANY AN INTERINS EXCHANGE | 8 | 8 | 1 | 125,000 | 50,000 | 75,000 |
| MISSOURI PROFESSIONAL LIABILITY INSASSO | 3 | 7 | 2 | 307,503 | 140,702 | 166,801 |
| PIE MUTUAL INSURANCE CO THE | 15 | 7 | 0 | 0 | 0 | 0 |
| CARONDELET HEALTH SYSTEMS | 6 | 7 | 1 | 10,000 | 0 | 10,000 |
| PREFERRED PHYSICIANS MEDICAL RRG INC | 3 | 6 | 5 | 2,400,000 | 405,000 | 1,995,000 |
| NATIONAL FIRE INS CO OF HARTFORD | 7 | 6 | 5 | 157,099 | 28,543 | 128,556 |
| KNEIBERT CLINIC L.L.C. | 7 | 6 | 1 | 25,000 | 14,000 | 11,000 |
| GULF INSURANCE COMPANY | 7 | 5 | 2 | 47,000 | 32,500 | 14,500 |
| ST JUDES PROTECTIVE ASSOCIATION INC | 0 | 4 | 2 | 150,000 | 0 | 150,000 |
| FRONTIER INSURANCE COMPANY | 2 | 4 | 2 | 66,875 | 27,437 | 39,438 |
| CHURCH MUTUAL INSURANCE COMPANY | 2 | 3 | 1 | 100,000 | 26,615 | 73,385 |
| ACE FIRE UNDERWRITERS INSURANCE COMPANY | 3 | 3 | 3 | 64,099 | 16,372 | 47,727 |
| TIG INSURANCE COMPANY | 2 | 2 | 0 | 0 | 0 | 0 |
| PACIFIC INSURANCE COMPANY | 18 | 2 | 1 | 120,000 | 0 | 120,000 |
| INSURANCE COMPANY OF NORTH AMERICA | 0 | 2 | 2 | 197,500 | 78,488 | 119,012 |
| DEACONESS HOSPITAL | 1 | 2 | 1 | 400,000 | 256,000 | 144,000 |
| WESTERN INDEMNITY INSURANCE COMPANY | 1 | 1 | 0 | 0 | 0 | 0 |
| PHYSICIANS DEFENSE ASSOCIATION | 0 | 1 | 1 | 20,000 | 10,000 | 10,000 |
| ILLINOIS NATIONAL INSURANCE COMPANY | 2 | 1 | 0 | 0 | 0 | 0 |
| AMERICAN INTERNATIONAL SPECIALTY LINES | 1 | 1 | 1 | 2,200,000 | 1,126,209 | 1,073,791 |
| TRAVELERS CASUALTY AND SURETY CO | 0 | 1 | 0 | 0 | 0 | 0 |
| TWIN CITY FIRE INS CO | 0 | 1 | 1 | 132,000 | 43,606 | 88,394 |
| AMERICAN ZURICH INSURANCE COMPANY | 0 | 1 | 1 | 75,097 | 20,000 | 55,097 |
| COLUMBIA CASUALTY COMPANY | 11 | 1 | 1 | 140,000 | 0 | 140,000 |
| ARGONAUT MIDWEST INSURANCE COMPANY | 0 | 1 | 0 | 0 | 0 | 0 |
| CLARENDON NATIONAL INS CO | 0 | 1 | 1 | 240,000 | 200,000 | 40,000 |
| MEDICAL ASSURANCE CO INC THE | 16 | 1 | 0 | 0 | 0 | 0 |
| PROVIDERS INS CO | 1 | 1 | 0 | 0 | 0 | 0 |
| LEGION INSURANCE COMPANY | 1 | 1 | 0 | 0 | 0 | 0 |
| PROFESSIONAL LIABILITY INSURANCE CO | 1 | 1 | 1 | 40,000 | 25,000 | 15,000 |
| CHRISTIAN HOSPITAL | 0 | 1 | 1 | 6,000 | 3,360 | 2,640 |
| MISSOURI BAPTIST HEALTHCARE SYSTEMS | 0 | 1 | 0 | 0 | 0 | 0 |
| COMMUNITY HEALTH SYSTEMS INC | 0 | 1 | 1 | 37,500 | 33,000 | 4,500 |
| PREFERRED PROF INS CO | 9 | 0 | 0 | 0 | 0 | 0 |
| NATIONAL UNION FIRE INS CO OF PITTSBURG | 2 | 0 | 0 | 0 | 0 | 0 |

DEPARTMENT OF INSURANCE
COMPANY INDEMNITY ANALYSIS

1998

| Company Name | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|-------------------------------------|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| GRANITE STATE INSURANCE COMPANY | 1 | 0 | 0 | 0 | 0 | 0 |
| SELECT INSURANCE COMPANY | 1 | 0 | 0 | 0 | 0 | 0 |
| ACE AMERICAN INSURANCE COMPANY | 1 | 0 | 0 | 0 | 0 | 0 |
| PACIFIC EMPLOYERS INSURANCE COMPANY | 1 | 0 | 0 | 0 | 0 | 0 |
| MEDICAL LIABILITY ALLIANCE | 8 | 0 | 0 | 0 | 0 | 0 |
| TIG SPECIALTY INSURANCE CO | 1 | 0 | 0 | 0 | 0 | 0 |
| TENET HEALTHCARE INC | 1 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | 1,584 | 1,623 | 495 | 79,825,046 | 41,142,349 | 38,682,697 |

DEPARTMENT OF INSURANCE
COMPANY INDEMNITY ANALYSIS

1997

| Company Name | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|---|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| MEDICAL PROTECTIVE COMPANY | 215 | 235 | 64 | 6,785,466 | 3,910,841 | 2,874,625 |
| MISSOURI PHYSICIANS ASSOCIATES | 187 | 223 | 44 | 11,509,625 | 6,138,322 | 5,371,303 |
| INTERMED INSURANCE COMPANY | 180 | 181 | 44 | 7,359,308 | 5,858,331 | 1,500,977 |
| PIE MUTUAL INSURANCE CO THE | 174 | 140 | 41 | 7,613,595 | 3,103,620 | 4,509,975 |
| MEDICAL ASSURANCE OF MISSOURI INC | 122 | 129 | 16 | 3,343,103 | 996,296 | 2,346,807 |
| MISSOURI HOSPITAL PLAN | 144 | 102 | 44 | 3,960,488 | 1,780,666 | 2,179,822 |
| TRUMAN MEDICAL CENTER | 22 | 60 | 21 | 4,113,500 | 2,056,750 | 2,056,750 |
| ST LOUIS UNIVERSITY MEDICAL CENTER | 53 | 58 | 22 | 8,078,843 | 6,348,378 | 1,730,465 |
| SSM HEALTH CARE SYSTEM | 39 | 50 | 30 | 5,748,967 | 2,321,991 | 3,426,976 |
| CONTINENTAL CASUALTY COMPANY | 57 | 48 | 36 | 4,529,283 | 1,731,290 | 2,797,993 |
| PHICO INSURANCE COMPANY | 75 | 44 | 8 | 1,075,000 | 725,000 | 350,000 |
| ST PAUL FIRE & MARINE INSURANCE CO | 27 | 41 | 16 | 1,272,029 | 652,293 | 619,736 |
| CONTINENTAL INSURANCE COMPANY THE | 19 | 34 | 15 | 2,761,267 | 242,634 | 2,518,633 |
| ST ANTHONYS MEDICAL CENTER | 15 | 34 | 5 | 356,500 | 356,500 | 0 |
| CURATORS OF THE UNIVERSITY OF MISSOURI | 47 | 23 | 11 | 369,302 | 184,655 | 184,647 |
| ST PAUL MERCURY INSURANCE COMPANY | 26 | 20 | 14 | 660,454 | 104,907 | 555,547 |
| PHARMACISTS MUTUAL INSURANCE COMPANY | 10 | 17 | 15 | 164,567 | 53,010 | 111,557 |
| DOCTORS COMPANY AN INTERINS EXCHANGE | 5 | 16 | 5 | 1,737,500 | 869,500 | 868,000 |
| MISSOURI PROFESSIONAL LIABILITY INSASSO | 1 | 14 | 5 | 2,231,500 | 945,240 | 1,286,260 |
| SISTERS OF MERCY HEALTH SYSTEM | 1 | 14 | 12 | 850,261 | 453,795 | 396,466 |
| NCMIC INSURANCE COMPANY | 8 | 13 | 4 | 52,500 | 36,250 | 16,250 |
| DEPAUL HEALTH CENTER | 6 | 13 | 7 | 853,000 | 277,500 | 575,500 |
| ST LUKES HOSPITAL - KANSAS CITY | 11 | 13 | 5 | 166,700 | 105,220 | 61,480 |
| CARONDELET HEALTH SYSTEMS | 7 | 13 | 1 | 1,000 | 0 | 1,000 |
| PREFERRED PHYSICIANS MEDICAL RRG INC | 4 | 10 | 1 | 12,500 | 12,500 | 0 |
| CHICAGO INSURANCE COMPANY | 15 | 10 | 5 | 1,141,000 | 690,000 | 451,000 |
| AMERICAN CONTINENTAL INSURANCE CO | 16 | 8 | 3 | 376,500 | 25,000 | 351,500 |
| ST LUKES HOSPITAL - CHESTERFIELD | 7 | 8 | 2 | 900,000 | 450,000 | 450,000 |
| CHILDRENS MERCY HOSPITAL | 12 | 8 | 3 | 6,150,000 | 2,959,471 | 3,190,529 |
| CHURCH MUTUAL INSURANCE COMPANY | 1 | 6 | 4 | 186,162 | 45,603 | 140,559 |
| DEACONESS HOSPITAL | 8 | 6 | 4 | 852,500 | 468,250 | 384,250 |
| FLORIDA PHYSICIANS INSURANCE COMPANY | 4 | 5 | 5 | 322,500 | 16,580 | 305,920 |
| ST JUDES PROTECTIVE ASSOCIATION INC | 3 | 4 | 3 | 95,000 | 0 | 95,000 |
| AMERICAN CASUALTY CO OF READING PA | 4 | 4 | 3 | 15,000 | 10,000 | 5,000 |
| MISSOURI BAPTIST HEALTHCARE SYSTEMS | 0 | 3 | 2 | 23,000 | 12,880 | 10,120 |
| NATIONAL FIRE INS CO OF HARTFORD | 6 | 2 | 1 | 143,000 | 51,000 | 92,000 |
| TRANSPORTATION INSURANCE COMPANY | 15 | 2 | 0 | 0 | 0 | 0 |
| LEGION INSURANCE COMPANY | 1 | 2 | 2 | 285,000 | 100,000 | 185,000 |
| PROFESSIONAL LIABILITY INSURANCE CO | 2 | 2 | 2 | 575,000 | 325,000 | 250,000 |
| ST LOUIS CHILDRENS HOSPITAL | 0 | 2 | 1 | 75,000 | 42,000 | 33,000 |
| KNEIBERT CLINIC L.L.C. | 11 | 2 | 2 | 10,500 | 5,880 | 4,620 |
| PHYSICIANS DEFENSE ASSOCIATION | 4 | 1 | 0 | 0 | 0 | 0 |
| INSURANCE CO OF THE STATE OF PA | 0 | 1 | 1 | 30,000 | 0 | 30,000 |
| TIG INSURANCE COMPANY | 5 | 1 | 0 | 0 | 0 | 0 |
| COLUMBIA CASUALTY COMPANY | 1 | 1 | 0 | 0 | 0 | 0 |
| PROVIDERS INS CO | 0 | 1 | 0 | 0 | 0 | 0 |
| CHRISTIAN HOSPITAL | 1 | 1 | 1 | 600,000 | 336,000 | 264,000 |
| WESTERN INDEMNITY INSURANCE COMPANY | 1 | 0 | 0 | 0 | 0 | 0 |
| PREFERRED PROF INS CO | 1 | 0 | 0 | 0 | 0 | 0 |
| GRANITE STATE INSURANCE COMPANY | 1 | 0 | 0 | 0 | 0 | 0 |
| ILLINOIS NATIONAL INSURANCE COMPANY | 3 | 0 | 0 | 0 | 0 | 0 |
| AMERICAN INTERNATIONAL SPECIALTY LINES | 4 | 0 | 0 | 0 | 0 | 0 |
| GULF INSURANCE COMPANY | 6 | 0 | 0 | 0 | 0 | 0 |
| ZURICH AMERICAN INSURANCE COMPANY | 2 | 0 | 0 | 0 | 0 | 0 |
| PACIFIC INSURANCE COMPANY | 7 | 0 | 0 | 0 | 0 | 0 |
| CINCINNATI INS CO THE | 24 | 0 | 0 | 0 | 0 | 0 |
| ACE FIRE UNDERWRITERS INSURANCE COMPANY | 4 | 0 | 0 | 0 | 0 | 0 |
| INSURANCE COMPANY OF NORTH AMERICA | 1 | 0 | 0 | 0 | 0 | 0 |
| MEDICAL LIABILITY ALLIANCE | 1 | 0 | 0 | 0 | 0 | 0 |
| ST JOSEPH HEALTH CENTER - KANSAS CITY | 1 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | 1,627 | 1,625 | 530 | 87,386,420 | 44,803,153 | 42,583,267 |

Section V

Indemnity Analysis by Professional Specialty

This exhibit contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and total non-economic damage paid by profession specialty code. The profession specialty code is a uniform rating/underwriting code developed by Insurance Services Office (ISO).

The data are ranked in descending order by the total number of paid claims closed for the past three years (1997 through 1999).

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

| ALL COMPANIES FOR YEAR: 1999 | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|---|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| PROFESSION SPECIALTY | | | | | | |
| 80612 HOSPITAL NOT PROFIT BED | 174 | 264 | 118 | 13,436,587 | 5,062,753 | 8,373,834 |
| 80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D. | 192 | 175 | 43 | 8,644,961 | 4,660,831 | 3,984,130 |
| 80211 DENTIST NOC | 87 | 91 | 35 | 413,801 | 333,876 | 133,925 |
| 80153 SURGERY OBSTETRICS GYNECOLOGY M.D. | 76 | 85 | 28 | 6,795,500 | 3,682,320 | 3,113,180 |
| 93215 HOSPITAL GOVERNMENT BED | 49 | 72 | 33 | 3,591,858 | 1,511,349 | 2,080,509 |
| 80143 SURGERY GENERAL NOC M.D. | 90 | 66 | 18 | 2,023,894 | 952,644 | 1,071,250 |
| 80154 SURGERY ORTHOPEDIC M.D. | 45 | 55 | 14 | 2,145,527 | 1,597,568 | 672,950 |
| 80257 INTERNAL MED NO SURGERY M.D. | 64 | 50 | 10 | 1,814,500 | 907,000 | 907,500 |
| 80924 NURSE HOME NOT PROFIT BED | 33 | 37 | 25 | 1,523,317 | 185,712 | 1,337,605 |
| 80268 PHYSICIANS NO SURGERY NOC M.D. | 48 | 36 | 4 | 597,950 | 330,450 | 267,500 |
| 80420 FAMILY PHYSICIAN NO SURGERY M.D. | 39 | 28 | 8 | 1,198,250 | 830,348 | 367,902 |
| 80102 EMERGENCY MED NO SURGERY M.D. | 21 | 23 | 6 | 890,274 | 303,774 | 586,500 |
| 80421 FAMILY PHYSICIAN MINOR SURG M.D. | 11 | 18 | 4 | 729,000 | 206,242 | 522,758 |
| 80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D. | 20 | 18 | 5 | 1,160,000 | 702,000 | 458,000 |
| 80144 SURGERY THORACIC M.D. | 15 | 17 | 4 | 2,575,000 | 2,180,918 | 394,082 |
| 80151 ANESTHESIOLOGY M.D. | 30 | 17 | 2 | 32,731 | 17,731 | 15,000 |
| 80210 DENTIST ORAL SURGERY | 11 | 17 | 8 | 87,815 | 126,415 | 24,000 |
| 80156 SURGERY PLASTIC M.D. | 16 | 15 | 0 | 0 | 0 | 0 |
| 80267 PEDIATRICS NO SURGERY M.D. | 10 | 15 | 3 | 495,000 | 195,085 | 299,915 |
| 80923 NURSE HOME FOR PROFIT BED | 6 | 15 | 11 | 1,062,500 | 112,868 | 949,632 |
| 84420 FAMILY PHYSICIAN NO SURGERY D.O. | 21 | 15 | 3 | 39,000 | 23,000 | 16,000 |
| 80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D. | 18 | 14 | 5 | 361,500 | 110,000 | 251,500 |
| 80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D. | 15 | 14 | 4 | 950,000 | 230,000 | 720,000 |
| 80152 SURGERY NEUROLOGY M.D. | 21 | 12 | 1 | 12,500 | 6,250 | 6,250 |
| 80261 NEUROLOGY NO SURGERY M.D. | 16 | 12 | 4 | 457,500 | 389,435 | 68,065 |
| 80617 HOSPITAL NOT PROFIT VISITS | 12 | 12 | 3 | 226,250 | 25,000 | 201,250 |
| 80114 SURGERY OPHTHALMOLOGY M.D. | 16 | 11 | 0 | 0 | 0 | 0 |
| 80117 SURGERY GENERAL PRACTICE M.D. | 10 | 10 | 2 | 207,500 | 57,500 | 150,000 |
| 80145 SURGERY UROLOGICAL M.D. | 13 | 9 | 2 | 497,500 | 392,000 | 105,500 |
| 80274 GASTROENTEROLOGY MINOR SURG M.D. | 9 | 9 | 1 | 30,000 | 30,000 | 0 |
| 80610 HOSPITAL FOR PROFIT VISITS | 0 | 9 | 7 | 361,362 | 139,000 | 222,362 |
| 80998 NURSE NOC | 23 | 9 | 2 | 1,337,500 | 1,000,000 | 337,500 |
| 59112 PHARMACISTS | 10 | 8 | 6 | 36,602 | 8,672 | 27,930 |
| 80964 NURSES - RNS | 10 | 8 | 0 | 0 | 0 | 0 |
| 80284 INTERNAL MED MINOR SURG M.D. | 12 | 7 | 1 | 400,000 | 232,000 | 168,000 |
| 80410 CHIROPRACTORS | 14 | 7 | 1 | 15,000 | 7,500 | 7,500 |
| 80993 CHIROPODIST | 7 | 7 | 2 | 65,000 | 32,300 | 32,700 |
| 99999 HMO RELATED | 8 | 7 | 1 | 25,000 | 10,000 | 15,000 |
| 80146 SURGERY VASCULAR M.D. | 7 | 6 | 0 | 0 | 0 | 0 |
| 80249 PSYCHIATRY M.D. | 7 | 6 | 0 | 0 | 0 | 0 |
| 84143 SURGERY GENERAL NOC D.O. | 1 | 6 | 3 | 135,300 | 102,300 | 33,000 |
| 84257 INTERNAL MED NO SURGERY D.O. | 8 | 6 | 0 | 0 | 0 | 0 |
| 80159 SURGERY OTORHINOLARYNGOLOGY M.D. | 12 | 5 | 1 | 343,124 | 180,000 | 163,124 |
| 80614 CLINICS OUTP ONLY NOT PROFIT VISITS | 5 | 5 | 3 | 1,430,991 | 913,991 | 517,000 |
| 80960 NURSE ANESTHETISTS | 1 | 5 | 2 | 295,000 | 59,000 | 236,000 |
| 80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD | 0 | 4 | 1 | 3,000 | 200 | 2,800 |
| 80167 SURGERY GYNECOLOGY M.D. | 6 | 4 | 2 | 490,000 | 199,505 | 290,495 |
| 80233 OCCUPATIONAL MED M.D. | 2 | 4 | 0 | 0 | 0 | 0 |
| 80246 INFECT DISEASE NO SURGERY M.D. | 3 | 4 | 0 | 0 | 0 | 0 |
| 80255 CARDIOVASCULAR DISEASE NO SURGERY M.D. | 5 | 4 | 1 | 10,000 | 0 | 10,000 |
| 80269 PULMONARY DISEASE NO SURGERY M.D. | 9 | 4 | 0 | 0 | 0 | 0 |
| 93216 HOSPITAL GOVERNMENT VISITS | 2 | 4 | 1 | 1,000 | 560 | 440 |
| 80150 SURGERY CARDIOVASCULAR DISEASE M.D. | 11 | 3 | 1 | 175,000 | 50,000 | 125,000 |
| 80157 EMERGENCY MED MAJOR SURG M.D. | 4 | 3 | 1 | 50,000 | 21,000 | 29,000 |
| 80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5 | 2 | 3 | 0 | 0 | 0 | 0 |
| 80241 GASTROENTEROLOGY NO SURGERY M.D. | 4 | 3 | 1 | 115,000 | 115,000 | 0 |
| 80245 HEMATOLOGY NO SURGERY M.D. | 1 | 3 | 1 | 50,000 | 50,000 | 0 |
| 80256 DERMATOLOGY NO SURGERY M.D. | 4 | 3 | 1 | 200,000 | 14,400 | 185,600 |
| 80281 CARDIOVASCULAR DISEASE MINOR SURG M.D. | 9 | 3 | 2 | 161,021 | 86,021 | 75,000 |
| 84153 SURGERY OBSTETRICS GYNECOLOGY D.O. | 3 | 3 | 2 | 512,500 | 162,500 | 350,000 |
| 84154 SURGERY ORTHOPEDIC D.O. | 3 | 3 | 1 | 17,500 | 7,500 | 10,000 |
| 80238 ENDOCRINOLOGY NO SURGERY M.D. | 5 | 2 | 0 | 0 | 0 | 0 |
| 80260 NEPHROLOGY NO SURGERY M.D. | 4 | 2 | 0 | 0 | 0 | 0 |
| 80266 PATHOLOGY NO SURGERY M.D. | 13 | 2 | 0 | 0 | 0 | 0 |

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

| ALL COMPANIES FOR YEAR: 1999 | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|--|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| PROFESSION SPECIALTY | | | | | | |
| 80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D. | 1 | 2 | 0 | 0 | 0 | 0 |
| 80611 HOSPITAL FOR PROFIT BED | 3 | 2 | 1 | 125,000 | 100,000 | 25,000 |
| 80613 CLINICS OUTP ONLY FOR PROFIT VISITS | 0 | 2 | 1 | 100,000 | 50,000 | 50,000 |
| 80715 MEDICAL OR X-RAY LABORATORY | 1 | 2 | 0 | 0 | 0 | 0 |
| 84150 SURGERY CARDIOVASCULAR DISEASE D.O. | 0 | 2 | 0 | 0 | 0 | 0 |
| 84151 ANESTHESIOLOGY D.O. | 4 | 2 | 0 | 0 | 0 | 0 |
| 84233 OCCUPATIONAL MED D.O. | 1 | 2 | 1 | 93,750 | 15,000 | 78,750 |
| 84249 PSYCHIATRY D.O. | 0 | 2 | 1 | 30,000 | 0 | 30,000 |
| 84267 PEDIATRICS NO SURGERY D.O. | 0 | 2 | 1 | 17,500 | 0 | 17,500 |
| 84284 INTERNAL MED MINOR SURG D.O. | 0 | 2 | 1 | 5,000 | 0 | 5,000 |
| 80115 SURGERY COLON AND RECTAL M.D. | 2 | 1 | 0 | 0 | 0 | 0 |
| 80141 SURGERY CARDIAC M.D. | 3 | 1 | 0 | 0 | 0 | 0 |
| 80165 ADD CHG INSURED PHYS RADIATION THERAPY M.D. | 0 | 1 | 1 | 5,000 | 0 | 5,000 |
| 80169 SURGERY HAND M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80171 SURGERY TRAUMATIC M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80212 DENTIST EMPLOYED ORAL SURGERY | 0 | 1 | 1 | 184,215 | 100,000 | 84,215 |
| 80244 GYNECOLOGY NO SURGERY M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80252 RHEUMATOLOGY NO SURGERY M.D. | 2 | 1 | 0 | 0 | 0 | 0 |
| 80254 ALLERGY M.D. | 1 | 1 | 1 | 200,000 | 40,000 | 160,000 |
| 80262 NUCLEAR MEDICINE M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80272 ENDOCRINOLOGY MINOR SURG M.D. | 0 | 1 | 1 | 75,000 | 0 | 75,000 |
| 80277 GYNECOLOGY MINOR SURG M.D. | 2 | 1 | 1 | 75,000 | 0 | 75,000 |
| 80289 OPHTHALMOLOGY MINOR SURG M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80293 PEDIATRICS MINOR SURG M.D. | 2 | 1 | 0 | 0 | 0 | 0 |
| 80294 PHYSICIAN MINOR SURGERY NOC M.D. | 2 | 1 | 1 | 35,000 | 35,000 | 0 |
| 80322 TEACHING PHYSICIAN MINOR SURGERY | 0 | 1 | 0 | 0 | 0 | 0 |
| 80327 TEACHING PHYSICIAN MAJOR SURGERY GROUP 5 | 1 | 1 | 0 | 0 | 0 | 0 |
| 80431 PHYS NO MAJ SURG SHOCK THERAPY M.D. | 3 | 1 | 0 | 0 | 0 | 0 |
| 80916 MENTAL INSTITUTE NOT PROFIT BED | 0 | 1 | 1 | 75,000 | 37,500 | 37,500 |
| 80938 PHYSIOTHERAPISTS | 0 | 1 | 1 | 1,250 | 0 | 1,250 |
| 80963 NURSES - LPNS | 0 | 1 | 0 | 0 | 0 | 0 |
| 80994 OPTOMETRISTS | 5 | 1 | 0 | 0 | 0 | 0 |
| 84102 EMERGENCY MED NO SURGERY D.O. | 0 | 1 | 1 | 500,000 | 50,000 | 450,000 |
| 84167 SURGERY GYNECOLOGY D.O. | 0 | 1 | 1 | 80,000 | 0 | 80,000 |
| 84241 GASTROENTEROLOGY NO SURGERY D.O. | 0 | 1 | 0 | 0 | 0 | 0 |
| 84243 GERIATRICS NO SURGERY D.O. | 0 | 1 | 1 | 25,000 | 0 | 25,000 |
| 84266 PATHOLOGY NO SURGERY D.O. | 0 | 1 | 1 | 300,000 | 300,000 | 0 |
| 84268 PHYSICIANS NO SURGERY NOC D.O. | 3 | 1 | 0 | 0 | 0 | 0 |
| 84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O. | 0 | 1 | 0 | 0 | 0 | 0 |
| 84421 FAMILY PHYSICIAN MINOR SURG D.O. | 7 | 1 | 1 | 260,000 | 130,000 | 130,000 |
| 84422 PHYS NO MAJ SURG ANGIOGRAPHY D.O. | 0 | 1 | 0 | 0 | 0 | 0 |
| 84449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION DO | 0 | 1 | 0 | 0 | 0 | 0 |
| 93211 CLINICS OUTP ONLY GOVERNMENT VISITS | 1 | 1 | 0 | 0 | 0 | 0 |
| 80177 ADD CHG EMPLOYED PHYSICIAN M.D. | 2 | 0 | 0 | 0 | 0 | 0 |
| 80216 DENTIST MILITARY | 1 | 0 | 0 | 0 | 0 | 0 |
| 80235 PHYSIATRY M.D. | 3 | 0 | 0 | 0 | 0 | 0 |
| 80243 GERIATRICS NO SURGERY M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80259 NEOPLASTIC DISEASE NO SURGERY M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80263 OPHTHALMOLOGY NO SURGERY M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80278 HEMATOLOGY MINOR SURG M.D. | 2 | 0 | 0 | 0 | 0 | 0 |
| 80282 DERMATOLOGY MINOR SURGERY M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80287 NEPHROLOGY MINOR SURG M.D. | 2 | 0 | 0 | 0 | 0 | 0 |
| 80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1 | 1 | 0 | 0 | 0 | 0 | 0 |
| 80325 TEACHING PHYSICIAN MAJOR SURGERY GROUP 3 | 1 | 0 | 0 | 0 | 0 | 0 |
| 80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD | 1 | 0 | 0 | 0 | 0 | 0 |
| 80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO | 3 | 0 | 0 | 0 | 0 | 0 |
| 80711 MEDICAL LABORATORY TECHNICIANS | 2 | 0 | 0 | 0 | 0 | 0 |
| 80917 MENTAL INSTITUTE NOT PROFIT VISITS | 3 | 0 | 0 | 0 | 0 | 0 |
| 80942 EMERGENCY EMTS | 1 | 0 | 0 | 0 | 0 | 0 |
| 80954 SANITARIUM NOT PROFIT VISITS | 1 | 0 | 0 | 0 | 0 | 0 |
| 80995 PHYSIOTHERAPISTS | 4 | 0 | 0 | 0 | 0 | 0 |
| 84145 SURGERY UROLOGICAL D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84235 PHYSICAL MED AND REHABILITATION D.O. | 2 | 0 | 0 | 0 | 0 | 0 |
| 84261 NEUROLOGY NO SURGERY D.O. | 1 | 0 | 0 | 0 | 0 | 0 |

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

| ALL COMPANIES FOR YEAR: 1999 | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|--|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| PROFESSION SPECIALTY | | | | | | |
| 84281 CARDIOVASCULAR DISEASE MINOR SURG D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | 1,483 | 1,447 | 467 | 60,416,830 | 29,412,018 | 31,246,403 |

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

| ALL COMPANIES FOR YEAR: 1998 | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|--|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| PROFESSION SPECIALTY | | | | | | |
| 80612 HOSPITAL NOT PROFIT BED | 259 | 272 | 100 | 20,953,335 | 8,739,211 | 12,214,124 |
| 80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D. | 217 | 203 | 57 | 9,708,852 | 6,274,942 | 3,433,910 |
| 80211 DENTIST NOC | 102 | 104 | 48 | 1,010,105 | 588,409 | 421,696 |
| 80143 SURGERY GENERAL NOC M.D. | 55 | 70 | 13 | 3,114,000 | 2,672,473 | 441,527 |
| 80257 INTERNAL MED NO SURGERY M.D. | 57 | 68 | 15 | 2,104,276 | 1,254,276 | 850,000 |
| 80153 SURGERY OBSTETRICS GYNECOLOGY M.D. | 84 | 66 | 17 | 4,333,240 | 3,283,368 | 1,049,872 |
| 93215 HOSPITAL GOVERNMENT BED | 65 | 48 | 14 | 2,246,500 | 1,114,460 | 1,132,040 |
| 80154 SURGERY ORTHOPEDIC M.D. | 55 | 45 | 11 | 1,530,478 | 874,705 | 655,773 |
| 80420 FAMILY PHYSICIAN NO SURGERY M.D. | 48 | 44 | 13 | 1,251,100 | 809,700 | 441,400 |
| 80924 NURSE HOME NOT PROFIT BED | 40 | 44 | 27 | 1,572,332 | 416,201 | 1,156,131 |
| 80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D. | 21 | 38 | 10 | 3,436,250 | 1,546,484 | 1,889,766 |
| 80102 EMERGENCY MED NO SURGERY M.D. | 39 | 31 | 10 | 1,252,432 | 489,000 | 763,432 |
| 80151 ANESTHESIOLOGY M.D. | 20 | 25 | 6 | 1,891,666 | 696,666 | 1,195,000 |
| 80268 PHYSICIANS NO SURGERY NOC M.D. | 43 | 25 | 0 | 0 | 0 | 0 |
| 80145 SURGERY UROLOGICAL M.D. | 14 | 24 | 7 | 1,304,004 | 238,951 | 1,065,053 |
| 80156 SURGERY PLASTIC M.D. | 28 | 23 | 4 | 171,800 | 21,800 | 150,000 |
| 80152 SURGERY NEUROLOGY M.D. | 15 | 21 | 12 | 8,532,910 | 5,665,526 | 2,867,384 |
| 80210 DENTAL HYGIENISTS | 18 | 21 | 8 | 258,294 | 120,506 | 137,788 |
| 80923 NURSE HOME FOR PROFIT BED | 10 | 20 | 13 | 921,963 | 273,732 | 648,231 |
| 80267 PEDIATRICS NO SURGERY M.D. | 10 | 19 | 4 | 1,742,499 | 525,949 | 1,216,550 |
| 59112 PHARMACISTS | 8 | 17 | 14 | 1,084,356 | 275,470 | 808,886 |
| 80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D. | 19 | 16 | 0 | 0 | 0 | 0 |
| 80114 SURGERY OPHTHALMOLOGY M.D. | 10 | 14 | 3 | 127,500 | 117,500 | 10,000 |
| 80281 CARDIOVASCULAR DISEASE MINOR SURG M.D. | 5 | 13 | 4 | 977,199 | 179,199 | 798,000 |
| 80410 CHIROPRACTORS | 15 | 13 | 6 | 171,121 | 81,060 | 90,061 |
| 84420 FAMILY PHYSICIAN NO SURGERY D.O. | 19 | 13 | 4 | 106,831 | 40,250 | 66,581 |
| 80998 NURSE NOC | 9 | 12 | 2 | 27,227 | 15,488 | 11,739 |
| 80421 FAMILY PHYSICIAN MINOR SURG M.D. | 13 | 11 | 2 | 586,667 | 528,334 | 58,333 |
| 80617 HOSPITAL NOT PROFIT VISITS | 17 | 11 | 2 | 475,000 | 218,500 | 256,500 |
| 80117 SURGERY GENERAL PRACTICE M.D. | 9 | 10 | 2 | 252,833 | 252,833 | 0 |
| 80159 SURGERY OTORHINOLARYNGOLOGY M.D. | 8 | 9 | 0 | 0 | 0 | 0 |
| 80241 GASTROENTEROLOGY NO SURGERY M.D. | 2 | 9 | 0 | 0 | 0 | 0 |
| 99999 HMO RELATED | 7 | 9 | 7 | 1,585,494 | 910,300 | 675,194 |
| 80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD | 5 | 8 | 0 | 0 | 0 | 0 |
| 80144 SURGERY THORACIC M.D. | 13 | 7 | 1 | 9,000 | 9,000 | 0 |
| 80249 PSYCHIATRY M.D. | 14 | 7 | 1 | 40,000 | 40,000 | 0 |
| 80266 PATHOLOGY NO SURGERY M.D. | 7 | 7 | 1 | 195,000 | 5,000 | 190,000 |
| 80422 PHYS NO MAJ SURG CATHETERIZATION M.D. | 11 | 7 | 1 | 100,000 | 40,000 | 60,000 |
| 80610 HOSPITAL FOR PROFIT VISITS | 0 | 7 | 7 | 553,588 | 430,888 | 122,700 |
| 80146 SURGERY VASCULAR M.D. | 11 | 6 | 2 | 130,000 | 58,877 | 71,123 |
| 80167 SURGERY GYNECOLOGY M.D. | 1 | 6 | 1 | 65,000 | 60,000 | 5,000 |
| 80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5 | 9 | 6 | 0 | 0 | 0 | 0 |
| 80255 CARDIOVASCULAR DISEASE NO SURGERY M.D. | 3 | 6 | 1 | 50,500 | 0 | 50,500 |
| 80260 NEPHROLOGY NO SURGERY M.D. | 5 | 6 | 0 | 0 | 0 | 0 |
| 80269 PULMONARY DISEASE NO SURGERY M.D. | 6 | 6 | 0 | 0 | 0 | 0 |
| 80614 CLINICS OUTP ONLY NOT PROFIT VISITS | 5 | 6 | 3 | 52,500 | 17,955 | 34,545 |
| 80993 CHIROPDIST | 8 | 6 | 2 | 70,000 | 33,500 | 36,500 |
| 84102 EMERGENCY MED NO SURGERY D.O. | 4 | 6 | 3 | 185,000 | 158,000 | 27,000 |
| 84143 SURGERY GENERAL NOC D.O. | 8 | 6 | 0 | 0 | 0 | 0 |
| 84154 SURGERY ORTHOPEDIC D.O. | 2 | 6 | 1 | 150,000 | 50,000 | 100,000 |
| 84257 INTERNAL MED NO SURGERY D.O. | 7 | 6 | 1 | 150,000 | 25,000 | 125,000 |
| 84421 FAMILY PHYSICIAN MINOR SURG D.O. | 4 | 6 | 2 | 695,609 | 462,000 | 233,609 |
| 80246 INFECT DISEASE NO SURGERY M.D. | 3 | 5 | 0 | 0 | 0 | 0 |
| 80327 TEACHING PHYSICIAN MAJOR SURGERY GROUP 5 | 2 | 5 | 0 | 0 | 0 | 0 |
| 80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D. | 1 | 5 | 0 | 0 | 0 | 0 |
| 84153 SURGERY OBSTETRICS GYNECOLOGY D.O. | 3 | 5 | 0 | 0 | 0 | 0 |
| 80141 SURGERY CARDIAC M.D. | 3 | 4 | 0 | 0 | 0 | 0 |
| 80150 SURGERY CARDIOVASCULAR DISEASE M.D. | 8 | 4 | 0 | 0 | 0 | 0 |
| 80261 NEUROLOGY NO SURGERY M.D. | 2 | 4 | 0 | 0 | 0 | 0 |
| 80289 OPHTHALMOLOGY MINOR SURG M.D. | 3 | 4 | 1 | 268 | 268 | 0 |
| 80293 PEDIATRICS MINOR SURG M.D. | 1 | 4 | 1 | 165,002 | 21,000 | 144,002 |
| 80964 NURSES - RNS | 14 | 4 | 1 | 29,000 | 29,000 | 0 |
| 84268 PHYSICIANS NO SURGERY NOC D.O. | 1 | 4 | 2 | 290,000 | 215,000 | 75,000 |
| 80157 EMERGENCY MED MAJOR SURG M.D. | 1 | 3 | 2 | 280,000 | 40,000 | 240,000 |

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

| ALL COMPANIES FOR YEAR: 1998 | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|--|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| PROFESSION SPECIALTY | | | | | | |
| 80284 INTERNAL MED MINOR SURG M.D. | 0 | 3 | 1 | 125,000 | 50,000 | 75,000 |
| 80294 PHYSICIAN MINOR SURGERY NOC M.D. | 1 | 3 | 3 | 495,000 | 100,000 | 395,000 |
| 80322 TEACHING PHYSICIAN MINOR SURGERY | 3 | 3 | 2 | 171,232 | 131,400 | 39,832 |
| 80611 HOSPITAL FOR PROFIT BED | 1 | 3 | 1 | 37,500 | 33,000 | 4,500 |
| 80613 CLINICS OUTP ONLY FOR PROFIT VISITS | 4 | 3 | 1 | 475,000 | 0 | 475,000 |
| 80960 NURSE ANESTHETISTS | 2 | 3 | 3 | 1,055,750 | 205,000 | 850,750 |
| 80994 OPTOMETRISTS | 3 | 3 | 2 | 29,000 | 20,000 | 9,000 |
| 80995 PHYSIOTHERAPISTS | 1 | 3 | 1 | 17,500 | 8,000 | 9,500 |
| 84235 PHYSICAL MED AND REHABILITATION D.O. | 1 | 3 | 1 | 50,000 | 50,000 | 0 |
| 80115 SURGERY COLON AND RECTAL M.D. | 1 | 2 | 0 | 0 | 0 | 0 |
| 80233 OCCUPATIONAL MED M.D. | 2 | 2 | 1 | 40,000 | 30,000 | 10,000 |
| 80235 PHYSICAL MED AND REHABILITATION M.D. | 0 | 2 | 0 | 0 | 0 | 0 |
| 80238 ENDOCRINOLOGY NO SURGERY M.D. | 1 | 2 | 0 | 0 | 0 | 0 |
| 80254 ALLERGY M.D. | 0 | 2 | 0 | 0 | 0 | 0 |
| 80256 DERMATOLOGY NO SURGERY M.D. | 4 | 2 | 1 | 500,000 | 250,000 | 250,000 |
| 80274 GASTROENTEROLOGY MINOR SURG M.D. | 7 | 2 | 0 | 0 | 0 | 0 |
| 80277 GYNECOLOGY MINOR SURG M.D. | 0 | 2 | 2 | 233,334 | 116,668 | 116,666 |
| 80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1 | 0 | 2 | 0 | 0 | 0 | 0 |
| 80326 TEACHING PHYSICIAN MAJOR SURGERY GROUP 4 | 3 | 2 | 1 | 137,000 | 0 | 137,000 |
| 80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO | 2 | 2 | 0 | 0 | 0 | 0 |
| 80711 MEDICAL LABORATORY TECHNICIANS | 3 | 2 | 0 | 0 | 0 | 0 |
| 80941 EMERGENCY EMTS | 1 | 2 | 0 | 0 | 0 | 0 |
| 80942 EMERGENCY EMTS | 2 | 2 | 1 | 15,000 | 15,000 | 0 |
| 84151 ANESTHESIOLOGY D.O. | 3 | 2 | 0 | 0 | 0 | 0 |
| 80104 SURGERY GASTROENTEROLOGY M.D. | 1 | 1 | 0 | 0 | 0 | 0 |
| 80177 ADD CHG EMPLOYED PHYSICIAN M.D. | 0 | 1 | 1 | 30,000 | 0 | 30,000 |
| 80231 GEN PREVENTIVE MED NO SURG M.D. | 0 | 1 | 1 | 249,999 | 0 | 249,999 |
| 80240 LEGAL MEDICINE M.D. | 0 | 1 | 1 | 200,000 | 200,000 | 0 |
| 80244 GYNECOLOGY NO SURGERY M.D. | 1 | 1 | 0 | 0 | 0 | 0 |
| 80245 HEMATOLOGY NO SURGERY M.D. | 3 | 1 | 0 | 0 | 0 | 0 |
| 80272 ENDOCRINOLOGY MINOR SURG M.D. | 1 | 1 | 0 | 0 | 0 | 0 |
| 80279 INFECT DISEASE MINOR SURG M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80282 DERMATOLOGY MINOR SURGERY M.D. | 0 | 1 | 1 | 3,000 | 0 | 3,000 |
| 80286 NEOPLASTIC DISEASE MINOR SURG M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80287 NEPHROLOGY MINOR SURG M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80324 TEACHING PHYSICIAN MAJOR SURGERY GROUP 2 | 1 | 1 | 0 | 0 | 0 | 0 |
| 80431 PHYS NO MAJ SURG SHOCK THERAPY M.D. | 0 | 1 | 1 | 20,000 | 12,500 | 7,500 |
| 80713 X-RAY TECHNICIANS | 0 | 1 | 0 | 0 | 0 | 0 |
| 80937 OPTICIANS | 0 | 1 | 0 | 0 | 0 | 0 |
| 80938 PHYSIOTHERAPISTS | 2 | 1 | 0 | 0 | 0 | 0 |
| 80962 MIDWIVES | 1 | 1 | 0 | 0 | 0 | 0 |
| 84145 SURGERY UROLOGICAL D.O. | 0 | 1 | 0 | 0 | 0 | 0 |
| 84249 PSYCHIATRY D.O. | 1 | 1 | 0 | 0 | 0 | 0 |
| 84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O. | 0 | 1 | 0 | 0 | 0 | 0 |
| 84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O. | 1 | 1 | 0 | 0 | 0 | 0 |
| 84281 CARDIOVASCULAR DISEASE MINOR SURG D.O. | 1 | 1 | 0 | 0 | 0 | 0 |
| 84284 INTERNAL MED MINOR SURG D.O. | 0 | 1 | 0 | 0 | 0 | 0 |
| 84803 CLINICS OUTP ONLY OSTEOPATH VISITS | 1 | 1 | 0 | 0 | 0 | 0 |
| 93211 CLINICS OUTP ONLY GOVERNMENT VISITS | 0 | 1 | 0 | 0 | 0 | 0 |
| 93216 HOSPITAL GOVERNMENT VISITS | 1 | 1 | 0 | 0 | 0 | 0 |
| 80103 SURGERY ENDOCRINOLOGY M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80168 SURGERY OBSTETRICS M.D. | 2 | 0 | 0 | 0 | 0 | 0 |
| 80278 HEMATOLOGY MINOR SURG M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80325 TEACHING PHYSICIAN MAJOR SURGERY GROUP 3 | 1 | 0 | 0 | 0 | 0 | 0 |
| 80437 PHYS NO MAJ SURG ACUPUNCTURE M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80715 MEDICAL OR X-RAY LABORATORY | 1 | 0 | 0 | 0 | 0 | 0 |
| 80917 MENTAL INSTITUTE NOT PROFIT VISITS | 2 | 0 | 0 | 0 | 0 | 0 |
| 80925 SANITARIUM FOR PROFIT BED | 2 | 0 | 0 | 0 | 0 | 0 |
| 80963 NURSES - LPNS | 1 | 0 | 0 | 0 | 0 | 0 |
| 84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5 | 1 | 0 | 0 | 0 | 0 | 0 |
| 84243 GERIATRICS NO SURGERY D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84261 NEUROLOGY NO SURGERY D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84266 PATHOLOGY NO SURGERY D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84422 PHYS NO MAJ SURG CATHETERIZATION D.O. | 1 | 0 | 0 | 0 | 0 | 0 |

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

| ALL COMPANIES FOR YEAR: 1998 | Number | Number | Number | Indemnity | Economic | Non-Economic |
|--|--------------|--------------|------------|-------------------|-------------------|-------------------|
| PROFESSION SPECIALTY | Reported | of Closed | Of Paid | Total | Damages | Damages |
| | To Insurer | Reports | Claims | Amount | Amount | Amount |
| 84449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION DO | 1 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | 1,584 | 1,623 | 495 | 79,825,046 | 41,142,349 | 38,682,697 |

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

| ALL COMPANIES FOR YEAR: 1997 | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|--|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| PROFESSION SPECIALTY | | | | | | |
| 80612 HOSPITAL NOT PROFIT BED | 269 | 313 | 136 | 29,022,856 | 15,863,075 | 13,159,781 |
| 80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D. | 207 | 214 | 43 | 6,859,362 | 4,496,384 | 2,362,978 |
| 80211 DENTIST NOC | 97 | 103 | 40 | 1,524,993 | 585,793 | 939,200 |
| 80153 SURGERY OBSTETRICS GYNECOLOGY M.D. | 89 | 97 | 24 | 6,033,000 | 3,637,428 | 2,395,572 |
| 80143 SURGERY GENERAL NOC M.D. | 65 | 74 | 22 | 3,094,600 | 1,522,363 | 1,572,237 |
| 80154 SURGERY ORTHOPEDIC M.D. | 52 | 57 | 14 | 1,765,500 | 591,750 | 1,173,750 |
| 80257 INTERNAL MED NO SURGERY M.D. | 61 | 52 | 9 | 3,260,089 | 1,926,922 | 1,333,167 |
| 93215 HOSPITAL GOVERNMENT BED | 58 | 52 | 26 | 4,475,093 | 2,219,920 | 2,255,173 |
| 80420 FAMILY PHYSICIAN NO SURGERY M.D. | 31 | 35 | 10 | 2,947,500 | 1,469,416 | 1,478,084 |
| 80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D. | 30 | 32 | 4 | 555,000 | 194,000 | 361,000 |
| 80152 SURGERY NEUROLOGY M.D. | 25 | 26 | 7 | 1,996,778 | 1,294,000 | 702,778 |
| 80151 ANESTHESIOLOGY M.D. | 34 | 25 | 5 | 1,140,254 | 662,754 | 477,500 |
| 80102 EMERGENCY MED NO SURGERY M.D. | 9 | 22 | 10 | 3,025,150 | 839,925 | 2,185,225 |
| 80923 NURSE HOME FOR PROFIT BED | 19 | 22 | 19 | 998,977 | 176,718 | 822,259 |
| 84420 FAMILY PHYSICIAN NO SURGERY D.O. | 13 | 20 | 5 | 688,000 | 235,500 | 452,500 |
| 80117 SURGERY GENERAL PRACTICE M.D. | 13 | 19 | 5 | 891,017 | 718,607 | 172,410 |
| 80267 PEDIATRICS NO SURGERY M.D. | 22 | 19 | 11 | 2,627,477 | 1,500,246 | 1,127,231 |
| 59112 PHARMACISTS | 12 | 18 | 15 | 164,567 | 53,010 | 111,557 |
| 80156 SURGERY PLASTIC M.D. | 27 | 17 | 7 | 952,510 | 409,296 | 543,214 |
| 80268 PHYSICIANS NO SURGERY NOC M.D. | 15 | 17 | 8 | 418,038 | 115,769 | 302,269 |
| 80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D. | 16 | 16 | 4 | 429,625 | 159,625 | 270,000 |
| 80617 HOSPITAL NOT PROFIT VISITS | 12 | 16 | 0 | 0 | 0 | 0 |
| 80410 CHIROPRACTORS | 8 | 15 | 5 | 114,500 | 46,250 | 68,250 |
| 80114 SURGERY OPHTHALMOLOGY M.D. | 19 | 14 | 3 | 363,500 | 100,000 | 263,500 |
| 80159 SURGERY OTORHINOLARYNGOLOGY M.D. | 13 | 14 | 5 | 499,200 | 11,100 | 488,100 |
| 80998 NURSE NOC | 19 | 13 | 6 | 73,500 | 13,000 | 60,500 |
| 80145 SURGERY UROLOGICAL M.D. | 20 | 11 | 3 | 571,716 | 287,373 | 284,343 |
| 80249 PSYCHIATRY M.D. | 10 | 11 | 1 | 175,000 | 100,000 | 75,000 |
| 80924 NURSE HOME NOT PROFIT BED | 46 | 11 | 6 | 460,000 | 121,733 | 338,267 |
| 80150 SURGERY CARDIOVASCULAR DISEASE M.D. | 14 | 10 | 3 | 1,735,000 | 515,000 | 1,220,000 |
| 80995 PHYSIOTHERAPISTS | 0 | 10 | 8 | 66,427 | 36,983 | 29,444 |
| 80144 SURGERY THORACIC M.D. | 13 | 9 | 2 | 272,500 | 77,500 | 195,000 |
| 80261 NEUROLOGY NO SURGERY M.D. | 13 | 9 | 1 | 800,000 | 100,000 | 700,000 |
| 80210 DENTIST ORAL SURGERY | 18 | 8 | 2 | 27,000 | 16,000 | 11,000 |
| 80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D. | 8 | 8 | 2 | 1,278,003 | 958,003 | 320,000 |
| 80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD | 3 | 7 | 1 | 290,000 | 10,360 | 279,640 |
| 80256 DERMATOLOGY NO SURGERY M.D. | 4 | 7 | 0 | 0 | 0 | 0 |
| 80281 CARDIOVASCULAR DISEASE MINOR SURG M.D. | 12 | 7 | 1 | 80,000 | 0 | 80,000 |
| 80284 INTERNAL MED MINOR SURG M.D. | 2 | 7 | 0 | 0 | 0 | 0 |
| 80325 TEACHING PHYSICIAN MAJOR SURGERY GROUP 3 | 2 | 7 | 2 | 24,767 | 12,384 | 12,383 |
| 80327 TEACHING PHYSICIAN MAJOR SURGERY GROUP 5 | 3 | 7 | 3 | 544,754 | 461,127 | 83,627 |
| 84154 SURGERY ORTHOPEDIC D.O. | 6 | 7 | 1 | 140,000 | 96,000 | 44,000 |
| 84257 INTERNAL MED NO SURGERY D.O. | 8 | 7 | 3 | 637,500 | 114,982 | 522,518 |
| 80167 SURGERY GYNECOLOGY M.D. | 6 | 6 | 3 | 87,250 | 53,000 | 34,250 |
| 80241 GASTROENTEROLOGY NO SURGERY M.D. | 11 | 6 | 0 | 0 | 0 | 0 |
| 80246 INFECT DISEASE NO SURGERY M.D. | 10 | 6 | 0 | 0 | 0 | 0 |
| 80292 PATHOLOGY MINOR SURG M.D. | 0 | 6 | 0 | 0 | 0 | 0 |
| 84143 SURGERY GENERAL NOC D.O. | 9 | 6 | 3 | 155,000 | 61,500 | 93,500 |
| 80146 SURGERY VASCULAR M.D. | 6 | 5 | 0 | 0 | 0 | 0 |
| 80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5 | 8 | 5 | 1 | 10,000 | 10,000 | 0 |
| 80269 PULMONARY DISEASE NO SURGERY M.D. | 10 | 5 | 0 | 0 | 0 | 0 |
| 80274 GASTROENTEROLOGY MINOR SURG M.D. | 3 | 5 | 2 | 900,000 | 0 | 900,000 |
| 80322 TEACHING PHYSICIAN MINOR SURGERY | 5 | 5 | 2 | 75,000 | 55,000 | 20,000 |
| 80421 FAMILY PHYSICIAN MINOR SURG M.D. | 16 | 5 | 1 | 200,000 | 200,000 | 0 |
| 80614 CLINICS OUTP ONLY NOT PROFIT VISITS | 4 | 5 | 0 | 0 | 0 | 0 |
| 80960 NURSE ANESTHETISTS | 5 | 5 | 0 | 0 | 0 | 0 |
| 84151 ANESTHESIOLOGY D.O. | 4 | 5 | 1 | 12,500 | 12,500 | 0 |
| 84268 PHYSICIANS NO SURGERY NOC D.O. | 4 | 5 | 2 | 310,000 | 160,000 | 150,000 |
| 80613 CLINICS OUTP ONLY FOR PROFIT VISITS | 3 | 4 | 1 | 6,750 | 1,000 | 5,750 |
| 84102 EMERGENCY MED NO SURGERY D.O. | 3 | 4 | 1 | 387,500 | 187,500 | 200,000 |
| 84153 SURGERY OBSTETRICS GYNECOLOGY D.O. | 1 | 4 | 2 | 145,000 | 46,884 | 98,116 |
| 80158 SURGERY OTOLOGY M.D. | 0 | 3 | 1 | 412,500 | 0 | 412,500 |
| 80235 PHYSIATRY M.D. | 2 | 3 | 0 | 0 | 0 | 0 |
| 80255 CARDIOVASCULAR DISEASE NO SURGERY M.D. | 3 | 3 | 1 | 225,000 | 225,000 | 0 |

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

| ALL COMPANIES FOR YEAR: 1997 | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|--|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| PROFESSION SPECIALTY | | | | | | |
| 80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO | 1 | 3 | 1 | 1,768 | 1,768 | 0 |
| 80711 MEDICAL LABORATORY TECHNICIANS | 2 | 3 | 3 | 1,112,500 | 687,000 | 425,500 |
| 80157 EMERGENCY MED MAJOR SURG M.D. | 1 | 2 | 0 | 0 | 0 | 0 |
| 80169 SURGERY HAND M.D. | 1 | 2 | 1 | 52,500 | 25,000 | 27,500 |
| 80238 ENDOCRINOLOGY NO SURGERY M.D. | 5 | 2 | 0 | 0 | 0 | 0 |
| 80252 RHEUMATOLOGY NO SURGERY M.D. | 0 | 2 | 0 | 0 | 0 | 0 |
| 80266 PATHOLOGY NO SURGERY M.D. | 8 | 2 | 0 | 0 | 0 | 0 |
| 80321 TEACHING PHYSICIAN NO SURGERY | 0 | 2 | 2 | 24,284 | 12,142 | 12,142 |
| 80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD | 2 | 2 | 0 | 0 | 0 | 0 |
| 80611 HOSPITAL FOR PROFIT BED | 1 | 2 | 1 | 100,000 | 50,000 | 50,000 |
| 80993 CHIROPODIST | 7 | 2 | 0 | 0 | 0 | 0 |
| 84249 PSYCHIATRY D.O. | 0 | 2 | 1 | 110,000 | 0 | 110,000 |
| 84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O. | 1 | 2 | 2 | 330,000 | 50,000 | 280,000 |
| 84267 PEDIATRICS NO SURGERY D.O. | 0 | 2 | 1 | 40,000 | 1,500 | 38,500 |
| 93211 CLINICS OUTP ONLY GOVERNMENT VISITS | 1 | 2 | 2 | 502,500 | 502,500 | 0 |
| 93216 HOSPITAL GOVERNMENT VISITS | 3 | 2 | 1 | 19,700 | 8,471 | 11,229 |
| 80141 SURGERY CARDIAC M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80240 FORENSIC MEDICINE M.D. | 0 | 1 | 1 | 65,000 | 65,000 | 0 |
| 80254 ALLERGY M.D. | 2 | 1 | 1 | 270,000 | 270,000 | 0 |
| 80259 NEOPLASTIC DISEASE NO SURGERY M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80260 NEPHROLOGY NO SURGERY M.D. | 1 | 1 | 0 | 0 | 0 | 0 |
| 80277 GYNECOLOGY MINOR SURG M.D. | 2 | 1 | 1 | 27,500 | 17,075 | 10,425 |
| 80283 INTENSIVE CARE MEDICINE M.D. | 1 | 1 | 0 | 0 | 0 | 0 |
| 80289 OPHTHALMOLOGY MINOR SURG M.D. | 3 | 1 | 1 | 60,000 | 36,000 | 24,000 |
| 80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1 | 1 | 1 | 1 | 162,500 | 81,250 | 81,250 |
| 80326 TEACHING PHYSICIAN MAJOR SURGERY GROUP 4 | 1 | 1 | 0 | 0 | 0 | 0 |
| 80425 PHYS NO MAJ SURG LASERS THERAPY M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D. | 2 | 1 | 0 | 0 | 0 | 0 |
| 80610 HOSPITAL FOR PROFIT VISITS | 11 | 1 | 1 | 15,000 | 0 | 15,000 |
| 80917 MENTAL INSTITUTE NOT PROFIT VISITS | 1 | 1 | 0 | 0 | 0 | 0 |
| 80964 NURSES - RNS | 4 | 1 | 1 | 115,000 | 77,000 | 38,000 |
| 80994 OPTOMETRISTS | 0 | 1 | 0 | 0 | 0 | 0 |
| 84145 SURGERY UROLOGICAL D.O. | 0 | 1 | 0 | 0 | 0 | 0 |
| 84150 SURGERY CARDIOVASCULAR DISEASE D.O. | 1 | 1 | 1 | 35,000 | 10,000 | 25,000 |
| 84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO | 0 | 1 | 1 | 21,350 | 6,350 | 15,000 |
| 84156 SURGERY PLASTIC D.O. | 0 | 1 | 1 | 136,250 | 136,250 | 0 |
| 84256 DERMATOLOGY NO SURGERY D.O. | 1 | 1 | 1 | 15,000 | 3,167 | 11,833 |
| 84266 PATHOLOGY NO SURGERY D.O. | 0 | 1 | 0 | 0 | 0 | 0 |
| 84288 NEUROLOGY MINOR SURG D.O. | 0 | 1 | 1 | 220,315 | 0 | 220,315 |
| 84421 FAMILY PHYSICIAN MINOR SURG D.O. | 5 | 1 | 0 | 0 | 0 | 0 |
| 99999 HMO RELATED | 3 | 1 | 0 | 0 | 0 | 0 |
| 80132 MILITARY MINOR SURGERY M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80177 ADD CHG EMPLOYED PHYSICIAN M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80233 OCCUPATIONAL MED M.D. | 3 | 0 | 0 | 0 | 0 | 0 |
| 80272 ENDOCRINOLOGY MINOR SURG M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80293 PEDIATRICS MINOR SURG M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80715 MEDICAL OR X-RAY LABORATORY | 1 | 0 | 0 | 0 | 0 | 0 |
| 80941 EMERGENCY EMTS | 1 | 0 | 0 | 0 | 0 | 0 |
| 80942 EMERGENCY EMTS | 2 | 0 | 0 | 0 | 0 | 0 |
| 84144 SURGERY THORACIC D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84152 SURGERY NEUROLOGY D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84233 OCCUPATIONAL MED D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84235 PHYSICAL MED AND REHABILITATION D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84241 GASTROENTEROLOGY NO SURGERY D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84243 GERIATRICS NO SURGERY D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O. | 3 | 0 | 0 | 0 | 0 | 0 |
| 84284 INTERNAL MED MINOR SURG D.O. | 4 | 0 | 0 | 0 | 0 | 0 |
| 84449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION DO | 1 | 0 | 0 | 0 | 0 | 0 |
| 84267 PEDIATRICS NO SURGERY D.O. | 3 | 0 | 0 | 0 | 0 | 0 |
| 80425 PHYS NO MAJ SURG LASERS THERAPY M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80937 OPTICIANS | 1 | 0 | 0 | 0 | 0 | 0 |
| 80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD | 1 | 0 | 0 | 0 | 0 | 0 |
| 80431 PHYS NO MAJ SURG SHOCK THERAPY M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80278 HEMATOLOGY MINOR SURG M.D. | 1 | 0 | 0 | 0 | 0 | 0 |

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

| ALL COMPANIES FOR YEAR: 1997 | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|--|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| PROFESSION SPECIALTY | | | | | | |
| 80995 PHYSIOTHERAPISTS | 5 | 0 | 0 | 0 | 0 | 0 |
| 84249 PSYCHIATRY D.O. | 4 | 0 | 0 | 0 | 0 | 0 |
| 80262 NUCLEAR MEDICINE M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80713 X-RAY TECHNICIANS | 1 | 0 | 0 | 0 | 0 | 0 |
| 80259 NEOPLASTIC DISEASE NO SURGERY M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 99999-HMO RELATED | 3 | 0 | 0 | 0 | 0 | 0 |
| 80132 MILITARY MINOR SURGERY M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80177 ADD CHG EMPLOYED PHYSICIAN M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80233 OCCUPATIONAL MED M.D. | 3 | 0 | 0 | 0 | 0 | 0 |
| 80272 ENDOCRINOLOGY MINOR SURG M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80293 PEDIATRICS MINOR SURG M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80715 MEDICAL OR X-RAY LABORATORY | 1 | 0 | 0 | 0 | 0 | 0 |
| 80941 EMERGENCY EMTS | 1 | 0 | 0 | 0 | 0 | 0 |
| 80942 EMERGENCY EMTS | 2 | 0 | 0 | 0 | 0 | 0 |
| 84144 SURGERY THORACIC D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84152 SURGERY NEUROLOGY D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84233 OCCUPATIONAL MED D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84235 PHYSICAL MED AND REHABILITATION D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84241 GASTROENTEROLOGY NO SURGERY D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84243 GERIATRICS NO SURGERY D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O. | 3 | 0 | 0 | 0 | 0 | 0 |
| 84284 INTERNAL MED MINOR SURG D.O. | 4 | 0 | 0 | 0 | 0 | 0 |
| 84449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION DO | 1 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | 1,675 | 1,625 | 530 | 87,386,420 | 44,803,153 | 42,583,267 |

Section VI

Claim Study by Means of Disposition

This section contains a thorough claim study by means of disposition. We have two exhibits containing the claim study by means of disposition for physicians and surgeons and for hospitals. Within each disposition type the following data is presented:

- Number of Claims Closed
- Percentage of Claims by Means of Disposition
- Average Number of Months from Incident to Report (INC RPT)
- Average Number of Months from Incident to Disposition (INC DSP)
- Average Bodily Injury Severity (Severity codes defined in Section III)
- Average Economic Damage Paid per Claim
- Average Non-Economic Damage Paid per Claim
- Average Total Indemnity Paid per Claim (Economic + Non-Economic)
- Average Loss Adjustment Expense Paid per Claim

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM- 1999**

ALL MEDICAL CARE PROVIDERS

| Disposition | Claim Reports | | Average Months | | Average Severity | Average Paid | | | |
|-------------------------------------|---------------|---------|--------------------|-------------------------|------------------|-----------------|---------------------|-----------|---------|
| | Number | Percent | Incident to Report | Incident to Disposition | | Economic Damage | Non-Economic Damage | Indemnity | Expense |
| In Favor of Plaintiff | | | | | | | | | |
| Before Initiating Court Proceedings | 139 | 29.7% | 9 | 23 | 4 | 17,823 | 29,626 | 46,998 | 4,833 |
| After Initiating Court Proceedings | 311 | 66.5% | 23 | 51 | 6 | 74,725 | 78,507 | 153,058 | 28,309 |
| Total Settled | 450 | 96.2% | 18 | 43 | 5 | 57,148 | 63,408 | 120,297 | 21,058 |
| Court Dispositions | | | | | | | | | |
| Direct Verdict for Plaintiff | 2 | 0.4% | 26 | 50 | 5 | 25,000 | 200,000 | 225,000 | 31,694 |
| Judgment NWS Verdict for Defendant | 1 | 0.2% | 23 | 68 | 1 | 100,000 | 84,215 | 184,215 | 200,000 |
| Judgment for Plaintiff | 14 | 3.0% | 12 | 71 | 6 | 240,378 | 147,539 | 387,917 | 65,417 |
| Judgment for Plaintiff After Appeal | 1 | 0.2% | 30 | 101 | 4 | 180,000 | 163,124 | 343,124 | 74,984 |
| Total Court Dispositions | 18 | 3.8% | 15 | 70 | 5 | 205,294 | 150,716 | 356,010 | 69,678 |
| Total Paid Claim Dispositions | 468 | 100.0% | 18 | 44 | 5 | 62,846 | 66,766 | 129,363 | 22,928 |
| In Favor of Defendant | | | | | | | | | |
| Claim or Suit Abandoned | 276 | 28.0% | 15 | 30 | 4 | | | | 638 |
| After Initiating Court Proceedings | 475 | 48.2% | 28 | 49 | 6 | | | | 7,717 |
| Court Dispositions | | | | | | | | | |
| Direct Verdict for Defendant | 11 | 1.1% | 121 | 141 | 6 | | | | 43,502 |
| Judgment for Defendant | 47 | 4.8% | 19 | 57 | 6 | | | | 52,233 |
| Judgment for Defendant After Appeal | 17 | 1.7% | 16 | 74 | 5 | | | | 50,955 |
| All Others Including Dismissals | 159 | 16.1% | 37 | 59 | 5 | | | | 10,258 |
| Total Court Dispositions | 234 | 23.8% | 36 | 64 | 6 | | | | 23,209 |
| Total Unpaid Claim Dispositions | 985 | 100.0% | 26 | 47 | 5 | | | | 9,414 |

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM- 1999**

PHYSICIANS AND SURGEONS

| Disposition | Claim Reports | | Average Months | | Average Severity | Average Paid | | | |
|-------------------------------------|---------------|---------|--------------------|-------------------------|------------------|-----------------|---------------------|-----------|---------|
| | Number | Percent | Incident to Report | Incident to Disposition | | Economic Damage | Non-Economic Damage | Indemnity | Expense |
| In Favor of Plaintiff | | | | | | | | | |
| Before Initiating Court Proceedings | 14 | 9.3% | 14 | 16 | 5 | 41,358 | 43,768 | 85,125 | 6,174 |
| After Initiating Court Proceedings | 127 | 84.7% | 127 | 25 | 6 | 88,215 | 78,674 | 166,463 | 31,994 |
| Total Settled | 141 | 94.0% | 141 | 24 | 6 | 83,562 | 75,208 | 158,387 | 29,430 |
| Court Dispositions | | | | | | | | | |
| Direct Verdict for Plaintiff | 1 | 0.7% | 1 | 26 | 5 | 25,000 | 200,000 | 225,000 | 29,874 |
| Judgment for Plaintiff | 7 | 4.7% | 7 | 14 | 6 | 365,299 | 105,143 | 470,442 | 80,694 |
| Judgment for Plaintiff After Appeal | 1 | 0.7% | 1 | 30 | 4 | 180,000 | 163,124 | 343,024 | 74,984 |
| Total Court Dispositions | 9 | 6.0% | 9 | 17 | 6 | 306,899 | 122,125 | 429,024 | 74,413 |
| Total Paid Claim Dispositions | 150 | 100.0% | 150 | 24 | 6 | 96,963 | 78,023 | 174,625 | 32,129 |
| In Favor of Defendant | | | | | | | | | |
| Claim or Suit Abandoned | 86 | 18.0% | 27 | 40 | 4 | | | | 416 |
| After Initiating Court Proceedings | 248 | 51.9% | 26 | 46 | 6 | | | | 7,122 |
| Court Dispositions | | | | | | | | | |
| Direct Verdict for Defendant | 4 | 0.8% | 304 | 318 | 7 | | | | 20,102 |
| Judgment for Defendant | 32 | 6.7% | 20 | 62 | 6 | | | | 69,453 |
| Judgment for Defendant After Appeal | 9 | 1.9% | 13 | 69 | 5 | | | | 52,417 |
| All Others Including Dismissals | 99 | 20.7% | 34 | 59 | 5 | | | | 11,360 |
| Total Court Dispositions | 144 | 30.1% | 37 | 67 | 6 | | | | 27,078 |
| Total Unpaid Claim Dispositions | 478 | 100.0% | 29 | 51 | 5 | | | | 11,927 |

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM- 1999**

HOSPITALS

| Disposition | Claim Reports | | Average Months | | Average Severity | Average Paid | | | Expense |
|-------------------------------------|---------------|---------|--------------------|-------------------------|------------------|-----------------|---------------------|-----------|---------|
| | Number | Percent | Incident to Report | Incident to Disposition | | Economic Damage | Non-Economic Damage | Indemnity | |
| In Favor of Plaintiff | | | | | | | | | |
| Before Initiating Court Proceedings | 59 | 37.3% | 7 | 22 | 4 | 14,956 | 30,846 | 45,801 | 7,564 |
| After Initiating Court Proceedings | 96 | 60.8% | 18 | 52 | 6 | 53,775 | 80,539 | 134,314 | 27,822 |
| Total Settled | 155 | 98.1% | 14 | 41 | 5 | 38,998 | 61,624 | 100,622 | 20,111 |
| Court Dispositions | | | | | | | | | |
| Judgment for Plaintiff | 3 | 1.9% | 9 | 62 | 4 | 179,778 | 246,717 | 426,495 | 23,025 |
| Total Court Dispositions | 3 | 1.9% | 9 | 62 | 4 | 179,778 | 246,717 | 426,495 | 23,025 |
| Total Paid Claim Dispositions | 158 | 100.0% | 14 | 41 | 5 | 41,671 | 65,138 | 106,809 | 20,166 |
| In Favor of Defendant | | | | | | | | | |
| Claim or Suit Abandoned | 87 | 43.5% | 9 | 29 | 4 | | | | 1,109 |
| After Initiating Court Proceedings | 97 | 48.5% | 43 | 67 | 6 | | | | 13,854 |
| Court Dispositions | | | | | | | | | |
| Direct Verdict for Defendant | 4 | 2.0% | 13 | 45 | 6 | | | | 74,424 |
| Judgment for Defendant | 1 | 0.5% | 7 | 8 | 1 | | | | 0 |
| Judgment for Defendant After Appeal | 3 | 1.5% | 24 | 90 | 8 | | | | 33,200 |
| All Others Including Dismissals | 8 | 4.0% | 171 | 190 | 7 | | | | 8,828 |
| Total Court Dispositions | 16 | 8.0% | 93 | 124 | 6 | | | | 29,245 |
| Total Unpaid Claim Dispositions | 200 | 100.0% | 32 | 55 | 5 | | | | 9,542 |

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM- 1998**

ALL MEDICAL CARE PROVIDERS

| Disposition | Claim Reports | | Average Months | | Average Severity | Average Paid | | | |
|-------------------------------------|---------------|---------|--------------------|-------------------------|------------------|-----------------|---------------------|-----------|---------|
| | Number | Percent | Incident to Report | Incident to Disposition | | Economic Damage | Non-Economic Damage | Indemnity | Expense |
| In Favor of Plaintiff | | | | | | | | | |
| Before Initiating Court Proceedings | 165 | 33.3% | 8 | 21 | 4 | 22,653 | 55,615 | 78,268 | 4,359 |
| After Initiating Court Proceedings | 309 | 62.4% | 21 | 50 | 6 | 113,907 | 87,220 | 201,127 | 30,067 |
| Total Settled | 474 | 95.8% | 17 | 40 | 5 | 82,141 | 76,218 | 158,359 | 21,118 |
| Court Dispositions | | | | | | | | | |
| Judgment for Plaintiff | 17 | 3.4% | 18 | 67 | 6 | 120,189 | 111,292 | 231,481 | 56,735 |
| Judgment for Plaintiff After Appeal | 4 | 0.8% | 37 | 90 | 5 | 41,050 | 165,829 | 206,879 | 62,055 |
| Total Court Dispositions | 21 | 4.2% | 21 | 71 | 6 | 105,115 | 121,680 | 226,795 | 57,749 |
| Total Paid Claim Dispositions | 495 | 100.0% | 17 | 42 | 5 | 83,116 | 78,147 | 161,263 | 22,672 |
| In Favor of Defendant | | | | | | | | | |
| Claim or Suit Abandoned | 269 | 23.8% | 15 | 32 | 4 | | | | 1,376 |
| After Initiating Court Proceedings | 600 | 53.2% | 26 | 48 | 6 | | | | 10,044 |
| Court Dispositions | | | | | | | | | |
| Direct Verdict for Defendant | 5 | 0.4% | 15 | 59 | 6 | | | | 9,701 |
| Judgment NWS Verdict for Plaintiff | 1 | 0.1% | 26 | 59 | 5 | | | | 28,584 |
| Judgment for Defendant | 65 | 5.8% | 19 | 58 | 6 | | | | 31,528 |
| Judgment for Defendant After Appeal | 11 | 1.0% | 39 | 89 | 7 | | | | 54,658 |
| All Others Including Dismissals | 177 | 15.7% | 26 | 54 | 6 | | | | 9,557 |
| Total Court Dispositions | 259 | 23.0% | 25 | 57 | 6 | | | | 17,063 |
| Total Unpaid Claim Dispositions | 1,128 | 100.0% | 23 | 46 | 5 | | | | 9,588 |

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM- 1998**

PHYSICIANS AND SURGEONS

| Disposition | Claim Reports | | Average Months | | Average Severity | Average Paid | | | |
|-------------------------------------|---------------|---------|--------------------|-------------------------|------------------|-----------------|---------------------|-----------|---------|
| | Number | Percent | Incident to Report | Incident to Disposition | | Economic Damage | Non-Economic Damage | Indemnity | Expense |
| In Favor of Plaintiff | | | | | | | | | |
| Before Initiating Court Proceedings | 10 | 6.5% | 5 | 18 | 6 | 90,375 | 107,968 | 198,343 | 7,200 |
| After Initiating Court Proceedings | 129 | 83.8% | 22 | 53 | 6 | 121,269 | 75,167 | 196,405 | 32,789 |
| Total Settled | 139 | 90.3% | 21 | 51 | 6 | 119,018 | 77,526 | 196,545 | 30,948 |
| Court Dispositions | | | | | | | | | |
| Judgment for Plaintiff | 13 | 8.4% | 14 | 62 | 6 | 150,176 | 124,997 | 275,174 | 51,811 |
| Judgment for Plaintiff After Appeal | 2 | 1.3% | 22 | 62 | 6 | 29,600 | 266,658 | 296,257 | 67,482 |
| Total Court Dispositions | 15 | 9.7% | 15 | 62 | 6 | 134,099 | 143,885 | 277,985 | 53,901 |
| Total Paid Claim Dispositions | 154 | 100.0% | 20 | 52 | 6 | 120,487 | 83,990 | 204,477 | 33,184 |
| | | | | | | | | | |
| In Favor of Defendant | | | | | | | | | |
| Claim or Suit Abandoned | 100 | 16.4% | 17 | 33 | 4 | | | | 757 |
| After Initiating Court Proceedings | 326 | 53.4% | 25 | 45 | 6 | | | | 9,426 |
| Court Dispositions | | | | | | | | | |
| Direct Verdict for Defendant | 1 | 0.2% | 22 | 49 | 9 | | | | 44,112 |
| Judgment NWS Verdict for Plaintiff | 1 | 0.2% | 26 | 59 | 5 | | | | 28,584 |
| Judgment for Defendant | 49 | 8.0% | 19 | 59 | 7 | | | | 34,454 |
| Judgment for Defendant After Appeal | 9 | 1.5% | 43 | 90 | 7 | | | | 41,739 |
| All Others Including Dismissals | 125 | 20.5% | 28 | 57 | 6 | | | | 10,356 |
| Total Court Dispositions | 185 | 30.3% | 26 | 59 | 6 | | | | 18,546 |
| Total Unpaid Claim Dispositions | 611 | 100.0% | 24 | 47 | 6 | | | | 10,769 |

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM- 1998**

HOSPITALS

| Disposition | Claim Reports | | Average Months | | Average Severity | Average Paid | | | |
|-------------------------------------|---------------|---------|--------------------|-------------------------|------------------|-----------------|---------------------|-----------|---------|
| | Number | Percent | Incident to Report | Incident to Disposition | | Economic Damage | Non-Economic Damage | Indemnity | Expense |
| In Favor of Plaintiff | | | | | | | | | |
| Before Initiating Court Proceedings | 54 | 43.2% | 10 | 25 | 4 | 15,352 | 111,239 | 126,591 | 5,454 |
| After Initiating Court Proceedings | 67 | 53.6% | 26 | 57 | 6 | 134,880 | 103,146 | 238,025 | 37,116 |
| Total Settled | 121 | 96.8% | 19 | 42 | 5 | 81,537 | 106,757 | 188,294 | 22,986 |
| Court Dispositions | | | | | | | | | |
| Judgment for Plaintiff | 2 | 1.6% | 20 | 68 | 9 | 36,031 | 72,001 | 108,032 | 35,793 |
| Judgment for Plaintiff After Appeal | 2 | 1.6% | 52 | 118 | 4 | 52,500 | 65,000 | 117,500 | 56,628 |
| Total Court Dispositions | 4 | 3.2% | 36 | 93 | 7 | 44,266 | 68,501 | 112,766 | 46,210 |
| Total Paid Claim Dispositions | 125 | 100.0% | 19 | 44 | 5 | 80,344 | 105,533 | 185,877 | 23,729 |
| In Favor of Defendant | | | | | | | | | |
| Claim or Suit Abandoned | 76 | 33.5% | 14 | 36 | 4 | | | | 3,298 |
| After Initiating Court Proceedings | 139 | 61.2% | 30 | 58 | 5 | | | | 14,788 |
| Court Dispositions | | | | | | | | | |
| Direct Verdict for Defendant | 2 | 0.9% | 3 | 60 | 6 | | | | 0 |
| Judgment for Defendant After Appeal | 1 | 0.4% | 1 | 56 | 4 | | | | 114,302 |
| All Others Including Dismissals | 9 | 4.0% | 23 | 57 | 7 | | | | 13,359 |
| Total Court Dispositions | 12 | 5.3% | 18 | 58 | 7 | | | | 19,544 |
| Total Unpaid Claim Dispositions | 227 | 100.0% | 24 | 51 | 5 | | | | 11,192 |

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM- 1997**

ALL MEDICAL CARE PROVIDERS

| Disposition | Claim Reports | | Average Months | | Average Severity | Average Paid | | | |
|-------------------------------------|---------------|---------|--------------------|-------------------------|------------------|-----------------|---------------------|-----------|---------|
| | Number | Percent | Incident to Report | Incident to Disposition | | Economic Damage | Non-Economic Damage | Indemnity | Expense |
| In Favor of Plaintiff | | | | | | | | | |
| Before Initiating Court Proceedings | 131 | 24.7% | 9 | 20 | 4 | 29,448 | 25,053 | 54,501 | 7,670 |
| After Initiating Court Proceedings | 374 | 70.6% | 21 | 52 | 6 | 99,176 | 92,282 | 191,458 | 73,968 |
| Total Settled | 505 | 95.3% | 18 | 44 | 5 | 81,088 | 74,842 | 155,930 | 56,770 |
| Court Dispositions | | | | | | | | | |
| Judgment for Plaintiff | 17 | 3.2% | 24 | 83 | 6 | 152,707 | 178,952 | 331,659 | 79,827 |
| Judgment for Plaintiff After Appeal | 6 | 1.1% | 22 | 93 | 7 | 194,768 | 258,386 | 453,154 | 115,185 |
| All Other Including Dismissals | 2 | 0.4% | 11 | 41 | 6 | 44,542 | 97,693 | 142,234 | 126,155 |
| Total Court Dispositions | 25 | 4.7% | 22 | 82 | 6 | 154,148 | 191,516 | 345,664 | 92,019 |
| Total Paid Claim Dispositions | 530 | 100.0% | 18 | 45 | 5 | 84,534 | 80,346 | 164,880 | 58,432 |
| In Favor of Defendant | | | | | | | | | |
| Claim or Suit Abandoned | 270 | 24.7% | 12 | 28 | 4 | | | | 3,508 |
| After Initiating Court Proceedings | 625 | 57.1% | 27 | 50 | 5 | | | | 18,046 |
| Court Dispositions | | | | | | | | | |
| Direct Verdict for Defendant | 11 | 1.0% | 23 | 56 | 4 | | | | 30,473 |
| Judgment for Defendant | 65 | 5.9% | 24 | 66 | 6 | | | | 127,862 |
| Judgment for Defendant After Appeal | 13 | 1.2% | 29 | 87 | 6 | | | | 99,222 |
| All Others Including Dismissals | 111 | 10.1% | 24 | 56 | 6 | | | | 14,559 |
| Total Court Dispositions | 200 | 18.3% | 24 | 61 | 6 | | | | 57,761 |
| Total Unpaid Claim Dispositions | 1,095 | 100.0% | 23 | 47 | 5 | | | | 21,715 |

MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM- 1997

PHYSICIANS AND SURGEONS

| Disposition | Claim Reports | | Average Months | | Average Severity | Average Paid | | | |
|-------------------------------------|---------------|---------|--------------------|-------------------------|------------------|-----------------|---------------------|-----------|---------|
| | Number | Percent | Incident to Report | Incident to Disposition | | Economic Damage | Non-Economic Damage | Indemnity | Expense |
| In Favor of Plaintiff | | | | | | | | | |
| Before Initiating Court Proceedings | 22 | 11.0% | 12 | 22 | 5 | 22,870 | 18,787 | 41,657 | 5,707 |
| After Initiating Court Proceedings | 161 | 80.5% | 19 | 51 | 6 | 97,733 | 102,141 | 199,874 | 27,544 |
| Total Settled | 183 | 91.5% | 18 | 48 | 6 | 88,733 | 92,120 | 180,854 | 24,919 |
| Court Dispositions | | | | | | | | | |
| Judgment for Plaintiff | 11 | 5.5% | 25 | 70 | 6 | 127,365 | 146,836 | 274,201 | 85,106 |
| Judgment for Plaintiff After Appeal | 6 | 3.0% | 22 | 93 | 7 | 194,768 | 258,386 | 453,154 | 115,185 |
| Total Court Dispositions | 17 | 8.5% | 24 | 78 | 6 | 151,154 | 186,206 | 337,361 | 95,722 |
| Total Paid Claim Dispositions | 200 | 100.0% | 19 | 50 | 6 | 94,039 | 100,118 | 194,157 | 30,937 |
| In Favor of Defendant | | | | | | | | | |
| Claim or Suit Abandoned | 96 | 16.5% | 13 | 28 | 4 | | | | 3,416 |
| After Initiating Court Proceedings | 348 | 59.9% | 25 | 49 | 5 | | | | 12,950 |
| Court Dispositions | | | | | | | | | |
| Direct Verdict for Defendant | 1 | 0.2% | 16 | 40 | 5 | | | | 24,802 |
| Judgment for Defendant | 46 | 7.9% | 22 | 64 | 6 | | | | 48,175 |
| Judgment for Defendant After Appeal | 7 | 1.2% | 25 | 84 | 6 | | | | 94,997 |
| All Others Including Dismissals | 83 | 14.3% | 24 | 55 | 6 | | | | 15,239 |
| Total Court Dispositions | 137 | 23.6% | 23 | 60 | 6 | | | | 30,443 |
| Total Unpaid Claim Dispositions | 581 | 100.0% | 23 | 48 | 5 | | | | 15,504 |

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM- 1997**

HOSPITALS

| Disposition | Claim Reports | | Average Months | | Average Severity | Average Paid | | | |
|-------------------------------------|---------------|---------|--------------------|-------------------------|------------------|-----------------|---------------------|-----------|---------|
| | Number | Percent | Incident to Report | Incident to Disposition | | Economic Damage | Non-Economic Damage | Indemnity | Expense |
| In Favor of Plaintiff | | | | | | | | | |
| Before Initiating Court Proceedings | 58 | 35.8% | 6 | 21 | 4 | 42,830 | 27,482 | 70,311 | 13,626 |
| After Initiating Court Proceedings | 98 | 60.5% | 22 | 54 | 6 | 150,698 | 127,060 | 277,758 | 189,521 |
| Total Settled | 156 | 96.3% | 16 | 42 | 5 | 110,593 | 90,037 | 200,630 | 124,124 |
| Court Dispositions | | | | | | | | | |
| Judgment for Plaintiff | 4 | 2.5% | 25 | 104 | 8 | 170,000 | 223,000 | 393,000 | 85,376 |
| All Others Including Dismissals | 2 | 1.2% | 11 | 41 | 6 | 44,542 | 97,693 | 142,234 | 126,155 |
| Total Court Dispositions | 6 | 3.7% | 20 | 83 | 7 | 128,181 | 181,231 | 309,411 | 98,969 |
| Total Paid Claim Dispositions | 162 | 100.0% | 16 | 43 | 5 | 111,245 | 93,415 | 204,659 | 123,193 |
| In Favor of Defendant | | | | | | | | | |
| Claim or Suit Abandoned | 100 | 44.2% | 12 | 31 | 4 | | | | 5,577 |
| After Initiating Court Proceedings | 111 | 49.1% | 29 | 57 | 5 | | | | 50,619 |
| Court Dispositions | | | | | | | | | |
| Direct Verdict for Defendant | 1 | 0.4% | 25 | 57 | 5 | | | | 139,058 |
| Judgment for Defendant | 6 | 2.7% | 52 | 97 | 5 | | | | 979,923 |
| Judgment for Defendant After Appeal | 3 | 1.3% | 49 | 106 | 3 | | | | 191,592 |
| All Others Including Dismissals | 5 | 2.2% | 23 | 54 | 5 | | | | 4,969 |
| Total Court Dispositions | 15 | 6.6% | 40 | 82 | 5 | | | | 441,214 |
| Total Unpaid Claim Dispositions | 226 | 100.0% | 22 | 47 | 5 | | | | 56,613 |

Section VII

Market Share and Experience Data by Company

This section contains the written premium, earned premium, paid losses, incurred losses, market share and loss ratio of all Medical Malpractice writers in Missouri. The data was derived from the Page 15 Supplement of the Annual Statement. In addition to a total for medical malpractice insurance, the data is broken down into five categories of malpractice insurance:

- Physicians & Surgeons
- Hospitals
- Dentists
- Nurses
- All Other

The reports are presented in descending order of market share by company. The data for this exhibit is independent of the closed claim data used in all preceding tables.

MISSOURI DEPARTMENT OF INSURANCE

1999 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

TOTAL MEDICAL MALPRACTICE

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|---------------|--------------|--|-----------------|------------------------------|-----------------------------|-------------------------------|--------------------------|------------------------------|---------------|
| 0711 | 35718 | PHICO INSURANCE COMPANY | 21.06% | 19,989,251 | 20,947,691 | 7,100,635 | 5,517,658 | 18,546,173 | 88.54% |
| 0350 | 11843 | MEDICAL PROTECTIVE COMPANY | 11.04% | 10,474,646 | 9,959,543 | 4,578,202 | 11,766,022 | (3,824,370) | -38.40% |
| 0861 | 27642 | MISSOURI HOSPITAL PLAN | 10.39% | 9,863,026 | 9,858,124 | 1,815,651 | 4,458,386 | 6,329,111 | 64.20% |
| 0761 | 22810 | CHICAGO INSURANCE COMPANY | 9.78% | 9,280,872 | 5,123,988 | 1,657,169 | 1,248,700 | 3,093,251 | 60.37% |
| 0568 | 33391 | MEDICAL ASSURANCE CO INC | 8.15% | 7,733,237 | 4,447,917 | 2,025,057 | 0 | 2,424,639 | 54.51% |
| 0568 | 36668 | MEDICAL ASSURANCE OF MISSOURI INC | 7.07% | 6,709,377 | 3,089,673 | 3,996,968 | 3,815,111 | 972,299 | 31.47% |
| 0378 | 33367 | INTERMED INSURANCE COMPANY | 7.02% | 6,662,793 | 7,267,360 | 2,313,849 | 5,992,715 | 3,546,570 | 48.80% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 3.99% | 3,786,786 | 5,290,315 | 1,248,265 | 6,976,390 | 12,033,414 | 227.46% |
| 0164 | 24767 | ST PAUL FIRE & MARINE INSURANCE CO | 3.11% | 2,947,996 | 4,204,064 | 233,091 | 1,320,550 | 330,270 | 7.86% |
| 0831 | 34495 | DOCTORS COMPANY AN INTERINS EXCHANGE | 2.86% | 2,716,177 | 2,800,455 | 216,220 | 330,000 | 1,721,377 | 61.47% |
| 0218 | 20494 | TRANSPORTATION INSURANCE COMPANY | 2.59% | 2,459,821 | 2,990,849 | 294,164 | 1,462,500 | 4,427,949 | 148.05% |
| 0929 | 12246 | AMERICAN CONTINENTAL INSURANCE CO | 1.48% | 1,401,741 | 1,364,690 | 1,181,567 | 4,397,500 | 2,068,185 | 151.55% |
| 0218 | 20427 | AMERICAN CASUALTY CO OF READING PA | 1.44% | 1,366,757 | 1,417,632 | 158,497 | 1,280,867 | 956,206 | 67.45% |
| 0000 | 15865 | NCMIC INSURANCE COMPANY | 1.03% | 975,142 | 966,203 | 299,337 | 15,000 | 383,306 | 39.67% |
| 1166 | 28916 | LAWRENCEVILLE PROPERTY AND CASUALTY | 0.99% | 943,434 | 622,936 | 210,299 | 0 | 269,294 | 43.23% |
| 0861 | 10686 | MEDICAL LIABILITY ALLIANCE | 0.93% | 879,968 | 811,925 | 181,253 | 475,000 | 830,200 | 102.25% |
| 0212 | 16535 | ZURICH AMERICAN INSURANCE COMPANY | 0.92% | 874,984 | 856,777 | 509,614 | 1,032,091 | (796,288) | -92.94% |
| 0000 | 36234 | PREFERRED PROFESSIONAL INSURANCE COMPANY | 0.91% | 861,775 | 845,432 | 330,351 | 10,000 | 789,827 | 93.42% |
| 0761 | 21873 | FIREMANS FUND INSURANCE COMPANY | 0.90% | 855,139 | 495,980 | (107,358) | 900 | 347,697 | 70.10% |
| 0164 | 24791 | ST PAUL MERCURY INSURANCE COMPANY | 0.87% | 822,732 | 901,456 | 262,228 | 1,245,955 | 1,242,459 | 137.83% |
| 0041 | 22217 | GULF INSURANCE COMPANY | 0.48% | 456,389 | 396,782 | 0 | 0 | 172,162 | 43.39% |
| 0244 | 10677 | CINCINNATI INS CO THE | 0.38% | 364,890 | 368,041 | 617,615 | 739,165 | 1,394,524 | 378.90% |
| 0000 | 44083 | PREFERRED PHYSICIANS MEDICAL RRG INC | 0.36% | 343,054 | 349,684 | 228,644 | 0 | 278,277 | 79.58% |
| 0775 | 13714 | PHARMACISTS MUTUAL INSURANCE COMPANY | 0.33% | 310,420 | 300,249 | (24,880) | 2,500 | (14,552) | -4.85% |
| 1172 | 24422 | LEGION INSURANCE COMPANY | 0.25% | 235,991 | 334,312 | 151,006 | 0 | 909,254 | 271.98% |
| 0038 | 35181 | EXECUTIVE RISK INDEMNITY INC | 0.24% | 227,356 | 123,150 | 23,054 | 265 | 65,614 | 53.28% |
| 0961 | 34266 | FRONTIER INSURANCE COMPANY | 0.22% | 204,374 | 199,686 | 34,296 | 2,000 | 818,723 | 410.01% |
| 0000 | 18767 | CHURCH MUTUAL INSURANCE COMPANY | 0.19% | 183,296 | 181,916 | (11,213) | 0 | (54,217) | -29.80% |
| 1210 | 35602 | OHIC INSURANCE COMPANY | 0.16% | 152,178 | 61,245 | 16,032 | 0 | 71,233 | 116.31% |
| 0140 | 11991 | NATIONAL CASUALTY COMPANY | 0.16% | 147,377 | 134,089 | 19,548 | 356 | 25,906 | 19.32% |
| 0012 | 19445 | NATIONAL UNION FIRE INS CO OF PITTSBURG | 0.15% | 146,290 | 28,267 | (252,978) | (88,509) | (1,091,078) | -3859.90% |
| 1111 | 25534 | TIG INSURANCE COMPANY | 0.14% | 130,858 | 120,501 | (10,556) | 21,500 | (104,218) | -86.49% |
| 0350 | 34916 | FIRST SPECIALTY INSURANCE CORPORATION | 0.13% | 127,351 | 129,100 | 4,109 | 0 | 14,319 | 11.09% |
| 0626 | 20702 | ACE FIRE UNDERWRITERS INSURANCE COMPANY | 0.09% | 88,031 | 116,342 | 25,995 | 53,128 | 460,441 | 395.77% |
| 0159 | 24457 | RELiance INSURANCE COMPANY | 0.08% | 71,746 | 63,508 | (33,476) | 0 | (93,043) | -146.51% |
| 0626 | 18279 | BANKERS STANDARD INSURANCE COMPANY | 0.06% | 60,804 | 68,436 | 20,514 | 9,827 | 107,345 | 156.85% |
| 0790 | 11207 | FREMONT INDEMNITY COMPANY | 0.06% | 58,753 | 90,742 | 0 | 0 | 0 | 0.00% |
| 0012 | 23809 | GRANITE STATE INSURANCE COMPANY | 0.06% | 58,151 | 58,532 | 2,031 | 0 | (13,541) | -23.13% |
| 0218 | 20478 | NATIONAL FIRE INS CO OF HARTFORD | 0.06% | 56,379 | 20,205 | 61,040 | 46,000 | 47,126 | 233.24% |
| 0000 | 34703 | KANSAS MEDICAL MUTUAL INS CO | 0.05% | 52,102 | 52,102 | 49,991 | 0 | 30,104 | 57.78% |
| 0163 | 24732 | GENERAL INSURANCE CO OF AMERICA | 0.05% | 45,027 | 44,804 | 5,548 | 0 | 2,703 | 6.03% |
| 0041 | 42811 | GULF UNDERWRITERS INSURANCE COMPANY | 0.04% | 39,000 | 27,140 | 0 | 0 | 14,000 | 51.58% |
| 0626 | 22667 | ACE AMERICAN INSURANCE COMPANY | 0.03% | 26,409 | 55,140 | 85,835 | 110,400 | 101,853 | 184.72% |
| 0159 | 24430 | RELiance NATIONAL INDEMNITY COMPANY | 0.03% | 23,936 | 22,043 | (4,174) | 0 | (176) | -0.80% |
| 0350 | 34207 | WESTPORT INSURANCE CORPORATION | 0.01% | 13,659 | 11,188 | (117) | 0 | (34) | -0.30% |
| 0000 | 33812 | VIRGINIA INSURANCE RECIPROCAL | 0.01% | 9,267 | 15,347 | 10,326 | 0 | 1,002 | 6.53% |

MISSOURI DEPARTMENT OF INSURANCE
1999 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|------------------------------------|--------------|---|-----------------|------------------------------|-----------------------------|-------------------------------|--------------------------|------------------------------|---------------|
| 0553 | 24872 | CONNECTICUT INDEMNITY COMPANY THE | 0.01% | 7,113 | 1,490 | 0 | 0 | 0 | 0.00% |
| 0041 | 25674 | TRAVELERS INDEMNITY CO OF ILLINOIS | 0.01% | 6,063 | 6,063 | (34,287) | 0 | (170,578) | -2813.43% |
| 0012 | 19429 | INSURANCE CO OF THE STATE OF PA | 0.00% | 4,698 | 4,508 | 153 | 0 | (186) | -4.13% |
| 0077 | 21962 | GENERAL ACCIDENT INSURANCE COMPANY | 0.00% | 4,325 | 3,094 | 11,650 | 0 | 27,465 | 887.69% |
| 0163 | 19704 | AMERICAN STATES INSURANCE COMPANY | 0.00% | 3,924 | 3,447 | 0 | 0 | (13) | -0.38% |
| 0163 | 19690 | AMERICAN ECONOMY INSURANCE COMPANY | 0.00% | 2,439 | 5,221 | 0 | 0 | (42) | -0.80% |
| 0748 | 16551 | SAVERS PROPERTY & CASUALTY INS CO | 0.00% | 2,145 | 1,996 | 0 | 0 | 410 | 20.54% |
| 0044 | 21970 | CGU INSURANCE COMPANY | 0.00% | 930 | 272 | 3,815 | 0 | 8,985 | N/A |
| 0212 | 40142 | AMERICAN ZURICH INSURANCE COMPANY | 0.00% | 882 | 882 | (2,488) | 0 | (5,499) | N/A |
| 0012 | 23817 | ILLINOIS NATIONAL INSURANCE COMPANY | 0.00% | 661 | 283,832 | 370,610 | 2,322,615 | 1,561,696 | 550.22% |
| 0077 | 40134 | POTOMAC INSURANCE CO OF ILLINOIS | 0.00% | 548 | 276 | 2,035 | 0 | 4,790 | N/A |
| 0164 | 24775 | ST PAUL GUARDIAN INSURANCE COMPANY | 0.00% | 100 | 25 | 0 | 0 | 12 | N/A |
| 0084 | 16691 | GREAT AMERICAN INSURANCE COMPANY | 0.00% | 0 | 0 | 11,321 | 0 | 0 | N/A |
| 0041 | 19038 | TRAVELERS CASUALTY AND SURETY CO | 0.00% | 0 | 0 | (24,054) | 0 | (262,948) | N/A |
| 0012 | 19380 | AMERICAN HOME ASSURANCE COMPANY | 0.00% | 0 | 87,500 | (12,418) | 0 | (840,611) | N/A |
| 0329 | 20010 | ACCEPTANCE INDEMNITY INSURANCE CO | 0.00% | 0 | 32,432 | 4,615 | 0 | 16,442 | N/A |
| 0038 | 20281 | FEDERAL INSURANCE COMPANY | 0.00% | 0 | 0 | (47,372) | 0 | (157,952) | N/A |
| 0038 | 20397 | VIGILANT INSURANCE COMPANY | 0.00% | 0 | 0 | (2,444) | 0 | (7,435) | N/A |
| 0517 | 20532 | CLARENDON NATIONAL INS CO | 0.00% | 0 | 0 | (5,832) | 0 | 0 | N/A |
| 0626 | 20710 | CENTURY INDEMNITY COMPANY | 0.00% | 0 | 0 | 33,035 | 750,000 | 227,205 | N/A |
| 0218 | 20885 | KANSAS CITY FIRE & MARINE INS CO | 0.00% | 0 | 0 | 9,174 | 17,500 | 0 | N/A |
| 0158 | 21083 | INTERNATIONAL INSURANCE COMPANY | 0.00% | 0 | 0 | (85) | 0 | (1,566) | N/A |
| 0158 | 21105 | NORTH RIVER INSURANCE COMPANY THE | 0.00% | 0 | 0 | 35 | 0 | 350 | N/A |
| 0158 | 21113 | UNITED STATES FIRE INSURANCE CO | 0.00% | 0 | 0 | (13,857) | 0 | (143,033) | N/A |
| 0626 | 21121 | WESTCHESTER FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | (292) | 0 | (1,534) | N/A |
| 0626 | 22713 | INSURANCE COMPANY OF NORTH AMERICA | 0.00% | 0 | 1,117 | 3,630 | 0 | (3,477) | N/A |
| 0626 | 22748 | PACIFIC EMPLOYERS INSURANCE COMPANY | 0.00% | 0 | 0 | 13,504 | 235,000 | 68,622 | N/A |
| 0761 | 22837 | INTERSTATE INDEMNITY COMPANY | 0.00% | 0 | 0 | (470) | 0 | (1,209) | N/A |
| 0163 | 24724 | FIRST NATIONAL INS CO OF AMERICA | 0.00% | 0 | 0 | 2 | 0 | 1 | N/A |
| 0041 | 25658 | TRAVELERS INDEMNITY COMPANY | 0.00% | 0 | 0 | 878 | 0 | 216 | N/A |
| 0041 | 25682 | TRAVELERS INDEMNITY CO OF CONNECTICUT | 0.00% | 0 | 0 | (219,713) | 1,450,000 | 521,945 | N/A |
| 0164 | 25887 | UNITED STATES FIDELITY & GUARANTY CO | 0.00% | 0 | 0 | 0 | 0 | (4) | N/A |
| 0212 | 26247 | AMERICAN GUARANTEE & LIABILITY INS CO | 0.00% | 0 | 0 | (42,331) | 1,000 | (54,134) | N/A |
| 1299 | 33359 | PROFESSIONAL LIABILITY INSURANCE CO | 0.00% | 0 | 1,425 | 48,720 | 572,500 | (173,080) | -12145.96% |
| 0761 | 37273 | FIREMANS FUND INS CO OF WISCONSIN | 0.00% | 0 | 0 | 0 | 0 | 0 | N/A |
| 0785 | 38970 | MARKEL INSURANCE COMPANY | 0.00% | 0 | 0 | 9 | 11,183 | 52,507 | N/A |
| 0159 | 40592 | RELIANCE NATIONAL INSURANCE COMPANY | 0.00% | 0 | 0 | (492) | 0 | (1,391) | N/A |
| 0626 | 43575 | INDEMNITY INSURANCE CO OF NORTH AMERICA | 0.00% | 0 | 0 | 2,008 | 0 | 0 | N/A |
| 0000 | 44610 | PHYSICIANS DEFENSE ASSOCIATION | 0.00% | 0 | 0 | (73,900) | 140,000 | (58,499) | N/A |
| 0164 | 41521 | ST PAUL PROPERTY & CASUALTY INS CO | 0.00% | (1,378) | (127) | (37) | 0 | (688) | N/A |
| 0091 | 29459 | TWIN CITY FIRE INS CO | 0.00% | (1,837) | (1,837) | 0 | 0 | 0 | N/A |
| 0218 | 35289 | CONTINENTAL INSURANCE COMPANY THE | -0.12% | (110,000) | (66,443) | 2,147,789 | 1,473,729 | 5,026,534 | N/A |
| 0659 | 32654 | MEDICAL DEFENSE ASSOCIATES | -0.26% | (250,425) | 5,675,335 | 3,164,652 | 4,759,506 | 3,884,476 | N/A |
| TOTAL MEDICAL MALPRACTICE BUSINESS | | | 100.00% | 94,908,930 | 93,676,069 | 34,870,812 | 63,975,010 | 68,353,073 | 72.97% |

MISSOURI DEPARTMENT OF INSURANCE

1999 PAGE-15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Physicians & Surgeons

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|---------------|--------------|--|-----------------|------------------------------|-----------------------------|-------------------------------|--------------------------|------------------------------|---------------|
| 0711 | 35718 | PHICO INSURANCE COMPANY | 23.92% | 15,513,664 | 16,157,049 | 5,460,569 | 3,869,408 | 14,299,230 | 88.50% |
| 0350 | 11843 | MEDICAL PROTECTIVE COMPANY | 13.74% | 8,911,804 | 8,418,284 | 4,416,310 | 11,524,402 | (3,623,990) | -43.05% |
| 0761 | 22810 | CHICAGO INSURANCE COMPANY | 12.37% | 8,022,821 | 4,632,472 | 1,500,924 | 901,197 | 3,150,467 | 68.01% |
| 0568 | 33391 | MEDICAL ASSURANCE CO INC | 11.45% | 7,426,810 | 4,291,660 | 1,954,180 | 0 | 2,339,461 | 54.51% |
| 0568 | 36668 | MEDICAL ASSURANCE OF MISSOURI INC | 9.66% | 6,265,814 | 2,607,734 | 3,607,592 | 3,815,111 | 589,049 | 22.59% |
| 0378 | 33367 | INTERMED INSURANCE COMPANY | 9.61% | 6,232,350 | 6,797,860 | 2,210,517 | 5,837,655 | 3,388,187 | 49.84% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 4.56% | 2,958,964 | 4,358,901 | 1,142,099 | 6,738,381 | 9,181,673 | 210.64% |
| 0831 | 34495 | DOCTORS COMPANY AN INTERINS EXCHANGE | 4.19% | 2,716,177 | 2,800,455 | 216,220 | 330,000 | 1,721,377 | 61.47% |
| 0218 | 20494 | TRANSPORTATION INSURANCE COMPANY | 3.83% | 2,485,154 | 3,010,216 | (126,437) | 1,462,500 | 4,389,076 | 145.81% |
| 0164 | 24767 | ST PAUL FIRE & MARINE INSURANCE CO | 1.91% | 1,238,642 | 2,642,850 | 233,908 | 603,000 | 892,542 | 33.77% |
| 0000 | 36234 | PREFERRED PROFESSIONAL INSURANCE COMPANY | 1.33% | 861,775 | 845,432 | 330,351 | 10,000 | 789,827 | 93.42% |
| 0861 | 10686 | MEDICAL LIABILITY ALLIANCE | 1.32% | 856,433 | 794,188 | 181,253 | 475,000 | 830,200 | 104.53% |
| 0212 | 16535 | ZURICH AMERICAN INSURANCE COMPANY | 1.22% | 788,511 | 762,851 | 215,645 | 0 | 289,392 | 37.94% |
| 0000 | 44083 | PREFERRED PHYSICIANS MEDICAL RRG INC | 0.53% | 343,054 | 349,684 | 228,644 | 0 | 278,277 | 79.58% |
| 0140 | 11991 | NATIONAL CASUALTY COMPANY | 0.23% | 147,377 | 134,089 | 19,548 | 356 | 25,906 | 19.32% |
| 0961 | 34266 | FRONTIER INSURANCE COMPANY | 0.18% | 119,745 | 135,198 | 34,296 | 2,000 | (142,819) | -105.64% |
| 0929 | 12246 | AMERICAN CONTINENTAL INSURANCE CO | 0.13% | 85,758 | 85,758 | 621,689 | 1,000,000 | 1,088,189 | 1268.91% |
| 1166 | 28916 | LAWRENCEVILLE PROPERTY AND CASUALTY | 0.10% | 65,883 | 64,713 | 210,299 | 0 | 777,195 | 1200.99% |
| 0790 | 11207 | FREMONT INDEMNITY COMPANY | 0.09% | 58,753 | 90,742 | 0 | 0 | 0 | 0.00% |
| 0000 | 34703 | KANSAS MEDICAL MUTUAL INS CO | 0.08% | 52,102 | 52,102 | 49,991 | 0 | 30,104 | 57.78% |
| 0163 | 24732 | GENERAL INSURANCE CO OF AMERICA | 0.07% | 45,027 | 44,804 | 5,548 | 0 | 2,703 | 6.03% |
| 0041 | 42811 | GULF UNDERWRITERS INSURANCE COMPANY | 0.06% | 39,000 | 27,140 | 0 | 0 | 14,000 | 0.00% |
| 0218 | 20427 | AMERICAN CASUALTY CO OF READING PA | 0.02% | 14,868 | 19,950 | 2,000 | 27,169 | (65,851) | N/A |
| 0077 | 21962 | GENERAL ACCIDENT INSURANCE COMPANY | 0.01% | 4,325 | 3,094 | 11,650 | 0 | 27,465 | N/A |
| 0163 | 19704 | AMERICAN STATES INSURANCE COMPANY | 0.01% | 3,924 | 3,447 | 0 | 0 | (13) | N/A |
| 0163 | 19690 | AMERICAN ECONOMY INSURANCE COMPANY | 0.00% | 2,439 | 5,221 | 0 | 0 | (42) | N/A |
| 0041 | 22217 | GULF INSURANCE COMPANY | 0.00% | 2,337 | 582 | 0 | 0 | 0 | N/A |
| 0748 | 16551 | SAVERS PROPERTY & CASUALTY INS CO | 0.00% | 2,145 | 1,996 | 0 | 0 | 410 | N/A |
| 0044 | 21970 | CGU INSURANCE COMPANY | 0.00% | 930 | 272 | 3,815 | 0 | 8,985 | 3303.31% |
| 0077 | 40134 | POTOMAC INSURANCE CO OF ILLINOIS | 0.00% | 548 | 276 | 2,035 | 0 | 4,790 | N/A |
| 0012 | 19445 | NATIONAL UNION FIRE INS CO OF PITTSBURG | 0.00% | 349 | 145 | 0 | 0 | (326,269) | N/A |
| 0084 | 16691 | GREAT AMERICAN INSURANCE COMPANY | 0.00% | 0 | 0 | 11,321 | 0 | 0 | N/A |
| 0041 | 19038 | TRAVELERS CASUALTY AND SURETY CO | 0.00% | 0 | 0 | (318) | 0 | (3,471) | N/A |
| 0012 | 19380 | AMERICAN HOME ASSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 0 | (3,000) | N/A |
| 0329 | 20010 | ACCEPTANCE INDEMNITY INSURANCE CO | 0.00% | 0 | 32,432 | 4,615 | 0 | 16,442 | N/A |
| 0038 | 20281 | FEDERAL INSURANCE COMPANY | 0.00% | 0 | 0 | (47,372) | 0 | (157,952) | N/A |
| 0038 | 20397 | VIGILANT INSURANCE COMPANY | 0.00% | 0 | 0 | (2,444) | 0 | (7,435) | N/A |
| 0218 | 20478 | NATIONAL FIRE INS CO OF HARTFORD | 0.00% | 0 | 5,148 | 2,620 | 0 | 64,805 | N/A |
| 0517 | 20532 | CLARENDON NATIONAL INS CO | 0.00% | 0 | 0 | (5,832) | 0 | 0 | N/A |
| 0218 | 20885 | KANSAS CITY FIRE & MARINE INS CO | 0.00% | 0 | 0 | 9,174 | 17,500 | 140,338 | N/A |
| 0158 | 21105 | NORTH RIVER INSURANCE COMPANY THE | 0.00% | 0 | 0 | 35 | 0 | 350 | N/A |
| 0158 | 21113 | UNITED STATES FIRE INSURANCE CO | 0.00% | 0 | 0 | (13,857) | 0 | (143,033) | N/A |
| 0626 | 21121 | WESTCHESTER FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | (292) | 0 | (1,534) | N/A |
| 0163 | 24724 | FIRST NATIONAL INS CO OF AMERICA | 0.00% | 0 | 0 | 2 | 0 | 1 | N/A |
| 0041 | 25682 | TRAVELERS INDEMNITY CO OF CONNECTICUT | 0.00% | 0 | 0 | (219,713) | 1,450,000 | 521,945 | N/A |
| 0164 | 25887 | UNITED STATES FIDELITY & GUARANTY CO | 0.00% | 0 | 0 | 0 | 0 | (175) | N/A |

MISSOURI DEPARTMENT OF INSURANCE
1999 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Physicians & Surgeons

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|---------------|--------------|--------------------------------------|-----------------|------------------------------|-----------------------------|-------------------------------|--------------------------|------------------------------|---------------|
| 1299 | 33359 | PROFESSIONAL LIABILITY INSURANCE CO | 0.00% | 0 | 1,425 | 48,720 | 572,500 | (173,080) | N/A |
| 1210 | 35602 | OHIC INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 0 | 1,144 | N/A |
| 0000 | 44610 | PHYSICIANS DEFENSE ASSOCIATION | 0.00% | 0 | 0 | (73,900) | 140,000 | (58,499) | N/A |
| 0012 | 23817 | ILLINOIS NATIONAL INSURANCE COMPANY | 0.00% | (38) | 5,916 | 0 | 0 | 702,125 | N/A |
| 0091 | 29459 | TWIN CITY FIRE INS CO | -0.12% | (75,602) | (74,342) | 0 | 0 | 0 | N/A |
| 0218 | 35289 | CONTINENTAL INSURANCE COMPANY THE | -0.17% | (110,000) | (73,836) | 2,147,789 | 805,179 | (3,846,118) | N/A |
| 0659 | 32654 | MEDICAL DEFENSE ASSOCIATES | -0.35% | (228,621) | 4,962,162 | 2,766,976 | 4,417,014 | 3,396,345 | N/A |
| | | TOTAL PHYSICIANS & SURGEONS BUSINESS | 100.00% | 64,853,222 | 63,998,070 | 27,160,170 | 43,998,372 | 40,408,719 | 63.14% |

MISSOURI-DEPARTMENT OF INSURANCE

1999-PAGE-15-SUPPLEMENT-EXPERIENCE-WITH-MARKET-SHARE

MEDICAL MALPRACTICE - Dentists

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|-------------------------|--------------|------------------------------------|-----------------|------------------------------|-----------------------------|-------------------------------|--------------------------|------------------------------|---------------|
| 0350 | 11843 | MEDICAL PROTECTIVE COMPANY | 51.01% | 1,489,763 | 1,468,180 | 115,763 | 241,620 | (261,380) | -17.80% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 23.81% | 695,390 | 802,372 | 476,697 | 106,009 | (113,634) | -14.16% |
| 0378 | 33367 | INTERMED INSURANCE COMPANY | 14.74% | 430,443 | 469,500 | 103,332 | 155,060 | 158,383 | 33.73% |
| 0568 | 36668 | MEDICAL ASSURANCE OF MISSOURI INC | 11.46% | 334,716 | 370,105 | 257,636 | 0 | 286,913 | 77.52% |
| 0164 | 24767 | ST PAUL FIRE & MARINE INSURANCE CO | 2.87% | 83,885 | 80,859 | 32,297 | 0 | 67,048 | 82.92% |
| 0218 | 20478 | NATIONAL FIRE INS CO OF HARTFORD | 1.93% | 56,379 | 6,738 | 21,344 | 46,000 | (216,887) | -3218.86% |
| 0244 | 10677 | CINCINNATI INS CO THE | 1.37% | 40,059 | 40,001 | 1,904 | 0 | 30,000 | 75.00% |
| 0553 | 24872 | CONNECTICUT INDEMNITY COMPANY THE | 0.24% | 7,113 | 1,490 | 0 | 0 | 0 | 0.00% |
| 0218 | 20494 | TRANSPORTATION INSURANCE COMPANY | 0.04% | 1,174 | 1,935 | (28,306) | 0 | (34,109) | -1762.74% |
| 0159 | 24457 | RELIANCE INSURANCE COMPANY | 0.04% | 1,051 | 1,145 | (765) | 0 | (2,174) | -189.87% |
| 0659 | 32654 | MEDICAL DEFENSE ASSOCIATES | 0.03% | 936 | 124,038 | 69,166 | 2,500 | 84,898 | 68.45% |
| 0218 | 20427 | AMERICAN CASUALTY CO OF READING PA | 0.00% | 0 | 14,184 | 0 | 0 | (550,150) | N/A |
| 0218 | 35289 | CONTINENTAL INSURANCE COMPANY THE | 0.00% | 0 | 0 | 0 | 0 | (69,408) | N/A |
| 0091 | 29459 | TWIN CITY FIRE INS CO | -7.54% | (220,093) | (216,425) | 0 | 132,000 | (18,000) | 0.00% |
| TOTAL DENTISTS BUSINESS | | | 100.00% | 2,920,816 | 3,164,122 | 1,049,068 | 683,189 | (638,500) | -20.18% |

MISSOURI DEPARTMENT OF INSURANCE
1999 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Nurses

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|-----------------------|--------------|------------------------------------|-----------------|------------------------------|-----------------------------|-------------------------------|--------------------------|------------------------------|---------------|
| 0164 | 24767 | ST PAUL FIRE & MARINE INSURANCE CO | 45.62% | 319,856 | 326,439 | 88,485 | 277,500 | 217,051 | 66.49% |
| 0568 | 33391 | MEDICAL ASSURANCE CO INC | 42.74% | 299,701 | 149,497 | 68,852 | 0 | 81,493 | 54.51% |
| 0159 | 24457 | RELIANCE INSURANCE COMPANY | 10.08% | 70,695 | 62,363 | (32,711) | 0 | (90,869) | -145.71% |
| 0244 | 10677 | CINCINNATI INS CO THE | 1.56% | 10,944 | 10,602 | 0 | 0 | 45,000 | 424.45% |
| 0218 | 20427 | AMERICAN CASUALTY CO OF READING PA | 0.00% | 0 | 213,357 | 0 | 0 | 0 | 0.00% |
| 0659 | 32654 | MEDICAL DEFENSE ASSOCIATES | 0.00% | 0 | 33,357 | 18,600 | 0 | 22,831 | 68.44% |
| TOTAL NURSES BUSINESS | | | 100.00% | 701,196 | 795,615 | 143,226 | 277,500 | 275,506 | 34.63% |

MEDICAL MALPRACTICE - Hospitals

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|-------------------------|--------------|---|-----------------|------------------------------|-----------------------------|-------------------------------|--------------------------|------------------------------|---------------|
| 0861 | 27642 | MISSOURI HOSPITAL PLAN | 58.19% | 9,863,026 | 9,858,124 | 1,815,651 | 4,458,386 | 6,329,111 | 64.20% |
| 0711 | 35718 | PHICO INSURANCE COMPANY | 26.41% | 4,475,587 | 4,790,642 | 1,640,066 | 1,648,250 | 4,246,943 | 88.65% |
| 0929 | 12246 | AMERICAN CONTINENTAL INSURANCE CO | 5.36% | 909,197 | 937,888 | 457,692 | 3,397,500 | 801,132 | 85.42% |
| 1166 | 28916 | LAWRENCEVILLE PROPERTY AND CASUALTY | 5.18% | 877,551 | 558,223 | 0 | 0 | (507,901) | -90.99% |
| 1210 | 35602 | OHIC INSURANCE COMPANY | 0.90% | 152,178 | 61,245 | 16,032 | 0 | 70,089 | 114.44% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 0.74% | 125,834 | 73,359 | (369,501) | 132,000 | 242,038 | 329.94% |
| 0350 | 34916 | FIRST SPECIALTY INSURANCE CORPORATION | 0.73% | 123,865 | 126,340 | 4,109 | 0 | 12,290 | 9.73% |
| 0568 | 36668 | MEDICAL ASSURANCE OF MISSOURI INC | 0.64% | 108,847 | 111,834 | 131,740 | 0 | 96,337 | 86.14% |
| 0218 | 20427 | AMERICAN CASUALTY CO OF READING PA | 0.52% | 87,759 | 32,010 | 0 | 0 | 47,564 | 148.59% |
| 0212 | 16535 | ZURICH AMERICAN INSURANCE COMPANY | 0.51% | 86,473 | 93,926 | 293,969 | 1,032,091 | (1,085,680) | -1155.89% |
| 0244 | 10677 | CINCINNATI INS CO THE | 0.47% | 79,735 | 112,678 | 131,114 | 714,165 | 1,135,144 | 1007.42% |
| 0350 | 11843 | MEDICAL PROTECTIVE COMPANY | 0.43% | 73,079 | 73,079 | 46,129 | 0 | 33,000 | 45.16% |
| 0626 | 20702 | ACE FIRE UNDERWRITERS INSURANCE COMPANY | 0.19% | 32,571 | 72,132 | 12,998 | 42,502 | 368,353 | 510.67% |
| 0626 | 22667 | ACE AMERICAN INSURANCE COMPANY | 0.16% | 26,409 | 55,140 | 85,835 | 110,400 | 101,853 | 0.00% |
| 0626 | 18279 | BANKERS STANDARD INSURANCE COMPANY | 0.15% | 25,537 | 25,322 | 8,616 | 4,127 | 45,085 | 178.05% |
| 0961 | 34266 | FRONTIER INSURANCE COMPANY | 0.14% | 24,552 | 24,765 | 0 | 0 | (879) | -3.55% |
| 0164 | 24767 | ST PAUL FIRE & MARINE INSURANCE CO | 0.10% | 16,572 | (79,428) | (54,932) | 0 | (169,269) | 213.11% |
| 0000 | 33812 | VIRGINIA INSURANCE RECIPROCAL | 0.05% | 9,267 | 15,347 | 10,326 | 0 | 1,002 | 6.53% |
| 0212 | 40142 | AMERICAN ZURICH INSURANCE COMPANY | 0.01% | 882 | 882 | (2,488) | 0 | (5,499) | N/A |
| 0012 | 19445 | NATIONAL UNION FIRE INS CO OF PITTSBURG | 0.00% | 204 | 76 | 0 | 0 | (543,293) | N/A |
| 0041 | 19038 | TRAVELERS CASUALTY AND SURETY CO | 0.00% | 0 | 0 | (23,736) | 0 | (259,477) | N/A |
| 0012 | 19380 | AMERICAN HOME ASSURANCE COMPANY | 0.00% | 0 | 87,500 | 0 | 0 | (607,252) | N/A |
| 0218 | 20478 | NATIONAL FIRE INS CO OF HARTFORD | 0.00% | 0 | 373 | 59 | 0 | 12,165 | N/A |
| 0218 | 20494 | TRANSPORTATION INSURANCE COMPANY | 0.00% | 0 | 607 | (49,005) | 0 | (59,108) | N/A |
| 0626 | 20710 | CENTURY INDEMNITY COMPANY | 0.00% | 0 | 0 | 33,035 | 750,000 | 227,205 | N/A |
| 0158 | 21083 | INTERNATIONAL INSURANCE COMPANY | 0.00% | 0 | 0 | (85) | 0 | (1,566) | N/A |
| 0626 | 22713 | INSURANCE COMPANY OF NORTH AMERICA | 0.00% | 0 | 1,117 | 3,630 | 0 | (3,477) | N/A |
| 0626 | 22748 | PACIFIC EMPLOYERS INSURANCE COMPANY | 0.00% | 0 | 0 | 13,504 | 235,000 | 68,622 | N/A |
| 0164 | 24791 | ST PAUL MERCURY INSURANCE COMPANY | 0.00% | 0 | 0 | (2,640) | 0 | (24,572) | N/A |
| 0041 | 25674 | TRAVELERS INDEMNITY CO OF ILLINOIS | 0.00% | 0 | 0 | (30,653) | 0 | (152,497) | N/A |
| 0212 | 26247 | AMERICAN GUARANTEE & LIABILITY INS CO | 0.00% | 0 | 0 | (42,331) | 1,000 | (54,134) | N/A |
| 0218 | 35289 | CONTINENTAL INSURANCE COMPANY THE | 0.00% | 0 | 7,393 | 0 | 3,750 | 2,029,930 | 27457.46% |
| 0626 | 43575 | INDEMNITY INSURANCE CO OF NORTH AMERICA | 0.00% | 0 | 0 | 2,008 | 0 | 0 | N/A |
| 0659 | 32654 | MEDICAL DEFENSE ASSOCIATES | -0.13% | (22,740) | 555,778 | 309,910 | 339,992 | 380,402 | 68.44% |
| 0761 | 21873 | FIREMANS FUND INSURANCE COMPANY | -0.31% | (52,793) | 9,835 | 849 | 900 | 900 | 9.15% |
| 0761 | 37273 | FIREMANS FUND INS CO OF WISCONSIN | -0.44% | (75,000) | 0 | 0 | 0 | 0 | N/A |
| TOTAL HOSPITAL BUSINESS | | | 100.00% | 16,948,592 | 17,606,187 | 4,441,901 | 12,870,063 | 12,774,561 | 72.56% |

MISSOURI DEPARTMENT OF INSURANCE
1999 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Other

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|----------------------|--------------|---|-----------------|------------------------------|-----------------------------|-------------------------------|--------------------------|------------------------------|---------------|
| 0164 | 24767 | ST PAUL FIRE & MARINE INSURANCE CO | 13.59% | 1,289,041 | 1,233,344 | (66,667) | 440,050 | (677,102) | -54.90% |
| 0218 | 20427 | AMERICAN CASUALTY CO OF READING PA | 13.33% | 1,264,130 | 1,138,131 | 156,497 | 1,253,698 | 1,524,643 | 133.96% |
| 0761 | 22810 | CHICAGO INSURANCE COMPANY | 13.26% | 1,258,051 | 491,516 | 156,245 | 347,503 | (57,216) | -11.64% |
| 0000 | 15865 | NCMIC INSURANCE COMPANY | 10.28% | 975,142 | 966,203 | 299,337 | 15,000 | 383,306 | 39.67% |
| 0761 | 21873 | FIREMANS FUND INSURANCE COMPANY | 9.57% | 907,932 | 486,145 | (108,207) | 0 | 346,797 | 71.34% |
| 0164 | 24791 | ST PAUL MERCURY INSURANCE COMPANY | 8.67% | 822,732 | 901,456 | 264,868 | 1,245,955 | 1,267,031 | 140.55% |
| 0041 | 22217 | GULF INSURANCE COMPANY | 4.79% | 454,052 | 396,200 | 0 | 0 | 172,162 | 43.45% |
| 0929 | 12246 | AMERICAN CONTINENTAL INSURANCE CO | 4.29% | 406,786 | 341,044 | 102,186 | 0 | 178,864 | 52.45% |
| 0775 | 13714 | PHARMACISTS MUTUAL INSURANCE COMPANY | 3.27% | 310,420 | 300,249 | (24,880) | 2,500 | (14,552) | -4.85% |
| 0091 | 29459 | TWIN CITY FIRE INS CO | 3.10% | 293,858 | 288,930 | 0 | (132,000) | 18,000 | 6.23% |
| 1172 | 24422 | LEGION INSURANCE COMPANY | 2.49% | 235,991 | 334,312 | 151,006 | 0 | 909,254 | 271.98% |
| 0244 | 10677 | CINCINNATI INS CO THE | 2.47% | 234,152 | 204,760 | 484,597 | 25,000 | 184,380 | 90.05% |
| 0038 | 35181 | EXECUTIVE RISK INDEMNITY INC | 2.40% | 227,356 | 123,150 | 23,054 | 265 | 65,614 | 53.28% |
| 0000 | 18767 | CHURCH MUTUAL INSURANCE COMPANY | 1.93% | 183,296 | 181,916 | (11,213) | 0 | (54,217) | -29.80% |
| 0012 | 19445 | NATIONAL UNION FIRE INS CO OF PITTSBURG | 1.54% | 145,737 | 28,046 | (252,978) | (88,509) | (221,516) | -789.83% |
| 1111 | 25534 | TIG INSURANCE COMPANY | 1.38% | 130,858 | 120,501 | (10,556) | 21,500 | (104,218) | -86.49% |
| 0761 | 37273 | FIREMANS FUND INS CO OF WISCONSIN | 0.79% | 75,000 | 0 | 0 | 0 | 0 | N/A |
| 0961 | 34266 | FRONTIER INSURANCE COMPANY | 0.63% | 60,077 | 39,723 | 0 | 0 | 962,421 | 2422.83% |
| 0012 | 23809 | GRANITE STATE INSURANCE COMPANY | 0.61% | 58,151 | 58,532 | 2,031 | 0 | (13,541) | -23.13% |
| 0626 | 20702 | ACE FIRE UNDERWRITERS INSURANCE COMPANY | 0.58% | 55,460 | 44,210 | 12,997 | 10,626 | 92,088 | 208.30% |
| 0626 | 18279 | BANKERS STANDARD INSURANCE COMPANY | 0.37% | 35,267 | 43,114 | 11,898 | 5,700 | 62,260 | 0.00% |
| 0159 | 24430 | RELIANCE NATIONAL INDEMNITY COMPANY | 0.25% | 23,936 | 22,043 | (4,174) | 0 | (176) | -0.80% |
| 0861 | 10686 | MEDICAL LIABILITY ALLIANCE | 0.25% | 23,535 | 17,737 | 0 | 0 | 0 | 0.00% |
| 0350 | 34207 | WESTPORT INSURANCE CORPORATION | 0.14% | 13,659 | 11,188 | (117) | 0 | (34) | -0.30% |
| 0568 | 33391 | MEDICAL ASSURANCE CO INC | 0.07% | 6,726 | 6,760 | 2,025 | 0 | 3,685 | 54.51% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 0.07% | 6,598 | 55,683 | (1,030) | 0 | 2,723,337 | 4890.79% |
| 0041 | 25674 | TRAVELERS INDEMNITY CO OF ILLINOIS | 0.06% | 6,063 | 6,063 | (3,634) | 0 | (18,081) | -298.22% |
| 0012 | 19429 | INSURANCE CO OF THE STATE OF PA | 0.05% | 4,698 | 4,508 | 153 | 0 | (186) | 0.00% |
| 0350 | 34916 | FIRST SPECIALTY INSURANCE CORPORATION | 0.04% | 3,486 | 2,760 | 0 | 0 | 2,029 | N/A |
| 0012 | 23817 | ILLINOIS NATIONAL INSURANCE COMPANY | 0.01% | 699 | 277,916 | 370,610 | 2,322,615 | 859,571 | N/A |
| 0164 | 24775 | ST PAUL GUARDIAN INSURANCE COMPANY | 0.00% | 100 | 25 | 0 | 0 | 12 | N/A |
| 0350 | 11843 | MEDICAL PROTECTIVE COMPANY | 0.00% | 0 | 0 | 0 | 0 | 28,000 | N/A |
| 0012 | 19380 | AMERICAN HOME ASSURANCE COMPANY | 0.00% | 0 | 0 | (12,418) | 0 | (230,359) | N/A |
| 0218 | 20478 | NATIONAL FIRE INS CO OF HARTFORD | 0.00% | 0 | 7,946 | 37,017 | 0 | 187,043 | N/A |
| 0218 | 20885 | KANSAS CITY FIRE & MARINE INS CO | 0.00% | 0 | 0 | 0 | 0 | (140,338) | N/A |
| 0761 | 22837 | INTERSTATE INDEMNITY COMPANY | 0.00% | 0 | 0 | (470) | 0 | (1,209) | N/A |
| 0041 | 25658 | TRAVELERS INDEMNITY COMPANY | 0.00% | 0 | 0 | 878 | 0 | 216 | N/A |
| 0164 | 25887 | UNITED STATES FIDELITY & GUARANTY CO | 0.00% | 0 | 0 | 0 | 0 | 171 | N/A |
| 0218 | 35289 | CONTINENTAL INSURANCE COMPANY THE | 0.00% | 0 | 0 | 0 | 664,800 | 6,912,130 | N/A |
| 0785 | 38970 | MARKEL INSURANCE COMPANY | 0.00% | 0 | 0 | 9 | 11,183 | 52,507 | N/A |
| 0159 | 40592 | RELIANCE NATIONAL INSURANCE COMPANY | 0.00% | 0 | 0 | (492) | 0 | (1,391) | N/A |
| 0164 | 41521 | ST PAUL PROPERTY & CASUALTY INS CO | -0.01% | (1,378) | (127) | (37) | 0 | (688) | N/A |
| 0218 | 20494 | TRANSPORTATION INSURANCE COMPANY | -0.28% | (26,507) | (21,909) | 497,912 | 0 | 132,090 | -602.90% |
| TOTAL OTHER BUSINESS | | | 100.00% | 9,485,104 | 8,112,075 | 2,076,447 | 6,145,886 | 15,532,787 | 191.48% |

MISSOURI DEPARTMENT OF INSURANCE

1998 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

TOTAL MEDICAL MALPRACTICE

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|---------------|--------------|--|-----------------|------------------------------|-----------------------------|-------------------------------|--------------------------|------------------------------|---------------|
| 0711 | 35718 | PHICO INSURANCE COMPANY | 14.73% | 12,027,996 | 14,277,175 | 3,041,307 | 1,586,687 | 6,269,599 | 43.91% |
| 0000 | 11843 | MEDICAL PROTECTIVE COMPANY | 12.92% | 10,550,174 | 10,377,791 | 4,099,932 | 16,603,981 | 6,811,098 | 65.63% |
| 0861 | 27642 | MISSOURI HOSPITAL PLAN | 11.27% | 9,200,951 | 9,862,586 | 3,579,573 | 2,388,488 | 333,668 | 3.38% |
| 0568 | 36668 | MISSOURI MEDICAL INSURANCE COMPANY | 9.01% | 7,356,845 | 7,875,635 | 2,201,649 | 3,262,826 | 3,659,554 | 46.47% |
| 0659 | 32654 | MEDICAL DEFENSE ASSOCIATES | 9.00% | 7,349,747 | 7,653,367 | 1,836,026 | 10,355,300 | 6,482,255 | 84.70% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 8.09% | 6,602,590 | 5,842,039 | 1,569,482 | 6,249,683 | 4,877,046 | 83.48% |
| 0378 | 33367 | INTERMED INSURANCE CO | 7.67% | 6,259,922 | 6,475,202 | 863,580 | 5,195,216 | 6,869,306 | 106.09% |
| 0831 | 34495 | DOCTORS COMPANY AN INTERINS EXCHANGE | 4.74% | 3,868,293 | 2,570,158 | 89,282 | 125,000 | 603,609 | 23.49% |
| 0218 | 20494 | TRANSPORTATION INSURANCE COMPANY | 4.09% | 3,343,372 | 2,599,593 | 236,987 | 4,909,999 | 3,569,039 | 137.29% |
| 0164 | 24767 | ST PAUL FIRE & MARINE INSURANCE CO | 3.52% | 2,872,135 | 4,249,516 | 234,392 | 863,750 | 866,793 | 20.40% |
| 0218 | 20427 | AMERICAN CASUALTY CO OF READING PA | 1.68% | 1,373,449 | 1,320,577 | 269,265 | 1,610,204 | 1,329,800 | 100.70% |
| 0568 | 33391 | MUTUAL ASSURANCE INC | 1.66% | 1,357,456 | 1,650,425 | 956,341 | 0 | 596,519 | 36.14% |
| 0761 | 22810 | CHICAGO INSURANCE COMPANY | 1.45% | 1,184,731 | 1,325,241 | 159,773 | 464,333 | 911,223 | 68.76% |
| 0929 | 12246 | AMERICAN CONTINENTAL INSURANCE CO | 1.42% | 1,159,689 | 1,038,364 | 98,401 | 12,500 | 2,801,185 | 269.77% |
| 0000 | 15865 | NCMIC INSURANCE COMPANY | 1.16% | 944,895 | 934,307 | 122,955 | 137,247 | 226,128 | 24.20% |
| 0164 | 24791 | ST PAUL MERCURY INSURANCE COMPANY | 0.98% | 797,739 | 1,017,932 | 30,602 | 818,700 | (202,800) | -19.92% |
| 0861 | 10686 | MEDICAL LIABILITY ALLIANCE | 0.78% | 638,583 | 543,342 | 155,979 | 0 | 347,501 | 63.96% |
| 0000 | 44083 | PREFERRED PHYSICIANS MEDICAL RRG INC | 0.67% | 544,796 | 609,967 | 0 | 2,600,000 | 1,873,178 | 307.09% |
| 0000 | 36234 | PREFERRED PROFESSIONAL INSURANCE COMPANY | 0.66% | 535,061 | 536,544 | 220,782 | 0 | 528,301 | 98.46% |
| 0012 | 23817 | ILLINOIS NATIONAL INSURANCE COMPANY | 0.51% | 419,817 | 1,253,642 | 155,316 | 968,232 | 494,058 | 39.41% |
| 0041 | 22217 | GULF INSURANCE COMPANY | 0.45% | 370,915 | 402,622 | 12,111 | 17,000 | 112,954 | 28.05% |
| 1172 | 24422 | LEGION INSURANCE COMPANY | 0.45% | 365,588 | 385,247 | 309,971 | 0 | 504,875 | 131.05% |
| 0212 | 16535 | ZURICH INSURANCE COMPANY | 0.41% | 338,328 | 251,277 | 651,242 | 4,576,217 | 6,287,912 | 2502.38% |
| 0775 | 13714 | PHARMACISTS MUTUAL INSURANCE COMPANY | 0.38% | 307,194 | 297,868 | (106,445) | 0 | (301,340) | -101.17% |
| 0244 | 10677 | CINCINNATI INS CO THE | 0.35% | 288,043 | 340,456 | 359,837 | 397,079 | 297,515 | 87.39% |
| 0961 | 34266 | FRONTIER INSURANCE COMPANY | 0.33% | 268,169 | 257,543 | 240,847 | 96,875 | 153,255 | 59.51% |
| 0901 | 20702 | CIGNA FIRE UNDERWRITERS INS CO | 0.24% | 197,161 | 219,607 | 54,498 | 105,234 | 114,816 | 52.28% |
| 0012 | 19380 | AMERICAN HOME ASSURANCE COMPANY | 0.21% | 175,000 | 1,343,934 | (42,021) | 0 | 26,850 | 2.00% |
| 0218 | 35289 | CONTINENTAL INSURANCE COMPANY THE | 0.18% | 150,798 | 329,612 | (1,663,532) | 6,066,985 | (6,731,938) | -2042.38% |
| 0000 | 18767 | CHURCH MUTUAL INSURANCE COMPANY | 0.18% | 143,756 | 169,387 | (57,103) | 100,000 | (81,792) | -48.29% |
| 0350 | 34916 | FIRST SPECIALTY INSURANCE CORPORATION | 0.16% | 130,465 | 103,969 | 5,571 | 0 | 54,986 | 52.89% |
| 0901 | 22667 | CIGNA INSURANCE COMPANY | 0.15% | 124,663 | 93,140 | 19,661 | 625 | 115,963 | 124.50% |
| 0140 | 11991 | NATIONAL CASUALTY COMPANY | 0.14% | 115,415 | 61,695 | 7,972 | 0 | 10,554 | 17.11% |
| 1166 | 28916 | LAWRENCEVILLE PROPERTY AND CASUALTY | 0.13% | 108,511 | 576,761 | 108,318 | 0 | 447,161 | 77.53% |
| 1111 | 25534 | TIG INSURANCE COMPANY | 0.12% | 100,610 | 84,087 | 22,796 | 0 | (58,928) | -70.08% |
| 0901 | 18279 | BANKERS STANDARD INSURANCE COMPANY | 0.10% | 83,289 | 146,702 | 27,347 | 0 | (6,098) | -4.16% |
| 0012 | 23809 | GRANITE STATE INSURANCE COMPANY | 0.07% | 60,924 | 61,419 | (1,154) | 0 | 3,921 | 6.38% |
| 0159 | 24457 | RELiance INSURANCE COMPANY | 0.07% | 59,356 | 64,670 | 19,676 | 0 | 47,958 | 74.16% |
| 0000 | 34703 | KANSAS MEDICAL MUTUAL INS CO | 0.07% | 54,256 | 54,256 | 67,307 | 0 | 25,119 | 46.30% |
| 0163 | 24732 | GENERAL INSURANCE CO OF AMERICA | 0.06% | 46,609 | 15,259 | 734 | 0 | 403 | 2.64% |
| 0790 | 11207 | FREMONT INDEMNITY COMPANY | 0.04% | 35,501 | 49,731 | 0 | 0 | 0 | 0.00% |
| 0329 | 20010 | ACCEPTANCE INDEMNITY INSURANCE CO | 0.04% | 33,842 | 1,410 | 104 | 0 | 487 | 34.54% |
| 1210 | 35602 | OHIC INSURANCE COMPANY | 0.04% | 30,461 | 16,483 | 2,102 | 0 | 11,505 | 69.80% |
| 0000 | 44610 | PHYSICIANS DEFENSE ASSOCIATION | 0.03% | 20,450 | 20,450 | (13,784) | 20,000 | (157,281) | -769.10% |
| 0000 | 33812 | VIRGINIA INSURANCE RECIPROCAL | 0.02% | 19,808 | 9,482 | (757,000) | 0 | 1,000 | 10.55% |
| 0163 | 19690 | AMERICAN ECONOMY INSURANCE COMPANY | 0.02% | 16,635 | 15,848 | 0 | 0 | 0 | 0.00% |

MISSOURI DEPARTMENT OF INSURANCE
1998 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|------------------------------------|--------------|---|-----------------|------------------------------|-----------------------------|-------------------------------|--------------------------|------------------------------|---------------|
| 0012 | 19445 | NATIONAL UNION FIRE INS CO OF PITTSBURG | 0.02% | 15,527 | 1,239,844 | 42,109 | 20,818 | 446,878 | 36.04% |
| 0159 | 24430 | RELIANCE NATIONAL INDEMNITY COMPANY | 0.02% | 13,826 | 7,982 | 6,543 | 0 | (21,087) | -264.18% |
| 0901 | 22713 | INSURANCE COMPANY OF NORTH AMERICA | 0.01% | 5,998 | 5,636 | 429 | 197,500 | 11,863 | 210.49% |
| 0164 | 41521 | ST PAUL PROPERTY & CASUALTY INS CO | 0.01% | 4,903 | 3,652 | 189 | 0 | 1,838 | 50.33% |
| 0218 | 20478 | NATIONAL FIRE INS CO OF HARTFORD | 0.01% | 4,353 | 31,860 | 14,461 | 157,099 | (29,047) | -91.17% |
| 0163 | 19704 | AMERICAN STATES INSURANCE COMPANY | 0.00% | 3,336 | 3,430 | 0 | 0 | 0 | 0.00% |
| 0480 | 33359 | PROFESSIONAL LIABILITY INSURANCE CO | 0.00% | 1,579 | 288,954 | 246,602 | 97,500 | 885,087 | 306.31% |
| 0012 | 19429 | INSURANCE CO OF THE STATE OF PA | 0.00% | 1,080 | 1,245 | (1,091) | 0 | (8,489) | N/A |
| 0926 | 11401 | GUARANTY NATIONAL INSURANCE COMPANY | 0.00% | 0 | 0 | (764) | 0 | (3,859) | N/A |
| 0748 | 16551 | SAVERS PROPERTY & CASUALTY INS CO | 0.00% | 0 | 0 | (45) | 0 | (89) | N/A |
| 0084 | 16691 | GREAT AMERICAN INSURANCE COMPANY | 0.00% | 0 | 0 | 1,317 | 0 | 103,000 | N/A |
| 0041 | 19038 | TRAVELERS CASUALTY AND SURETY CO | 0.00% | 0 | 0 | (58,414) | 0 | (536,979) | N/A |
| 0091 | 19682 | HARTFORD FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | (9,635) | 0 | (25,000) | N/A |
| 0457 | 19828 | ARGONAUT MIDWEST INSURANCE COMPANY | 0.00% | 0 | 0 | (115,611) | 0 | (2,000,000) | N/A |
| 0038 | 20281 | FEDERAL INSURANCE COMPANY | 0.00% | 0 | 0 | (2,260) | 0 | (6,880) | N/A |
| 0553 | 20354 | SEA INSURANCE CO OF AMERICA THE | 0.00% | 0 | 0 | (159) | 0 | (371) | N/A |
| 0038 | 20397 | VIGILANT INSURANCE COMPANY | 0.00% | 0 | 0 | (6,516) | 0 | (19,818) | N/A |
| 0484 | 20532 | CLARENDON NATIONAL INS CO | 0.00% | 0 | 0 | 14,499 | 240,000 | 75,093 | N/A |
| 0901 | 20710 | CENTURY INDEMNITY COMPANY | 0.00% | 0 | 0 | (4,852) | 192,915 | 191,750 | N/A |
| 0218 | 20885 | KANSAS CITY FIRE & MARINE INS CO | 0.00% | 0 | 0 | 19,718 | 0 | (483,897) | N/A |
| 0000 | 21083 | INTERNATIONAL INSURANCE COMPANY | 0.00% | 0 | 0 | (20,359) | 0 | (272,539) | N/A |
| 0158 | 21105 | NORTH RIVER INSURANCE COMPANY THE | 0.00% | 0 | 0 | (415) | 0 | (4,744) | N/A |
| 0158 | 21113 | UNITED STATES FIRE INSURANCE CO | 0.00% | 0 | 0 | 2,825 | 0 | (85,392) | N/A |
| 0626 | 21121 | WESTCHESTER FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | 3,003 | 0 | 6,541 | N/A |
| 0091 | 22357 | HARTFORD ACCIDENT & INDEMNITY CO | 0.00% | 0 | 0 | (929) | 0 | (135) | N/A |
| 0901 | 22748 | PACIFIC EMPLOYERS INSURANCE COMPANY | 0.00% | 0 | 14,196 | 11,271 | 363 | 252,676 | N/A |
| 0761 | 22837 | INTERSTATE INDEMNITY COMPANY | 0.00% | 0 | 0 | (4,200) | 0 | (10,619) | N/A |
| 0164 | 24775 | ST PAUL GUARDIAN INSURANCE COMPANY | 0.00% | 0 | 0 | (56) | 0 | (140) | N/A |
| 0041 | 25658 | TRAVELERS INDEMNITY COMPANY | 0.00% | 0 | 0 | 4,612 | 0 | 66,552 | N/A |
| 0041 | 25674 | TRAVELERS INDEMNITY CO OF ILLINOIS | 0.00% | 0 | 0 | 2,531 | 0 | (121,642) | N/A |
| 0041 | 25682 | TRAVELERS INDEMNITY CO OF CONNECTICUT | 0.00% | 0 | 0 | (255,436) | 0 | (386,490) | N/A |
| 0164 | 25887 | UNITED STATES FIDELITY & GUARANTY CO | 0.00% | 0 | 0 | 0 | 0 | 75 | N/A |
| 0091 | 29424 | HARTFORD CASUALTY INS CO | 0.00% | 0 | 0 | 5,808 | 0 | 0 | N/A |
| 0091 | 30104 | HARTFORD UNDERWRITERS INSURANCE CO | 0.00% | 0 | 0 | 1,039 | 0 | 0 | N/A |
| 0350 | 34207 | WESTPORT INSURANCE CORPORATION | 0.00% | 0 | 2,820 | 805 | 0 | 2,546 | N/A |
| 0091 | 37478 | HARTFORD INSURANCE CO OF MIDWEST THE | 0.00% | 0 | 0 | 17 | 0 | 0 | N/A |
| 0785 | 38970 | MARKEL INSURANCE COMPANY | 0.00% | 0 | 12,464 | (88) | 0 | (142) | N/A |
| 0212 | 40142 | AMERICAN ZURICH INSURANCE COMPANY | 0.00% | 0 | 0 | (2,485) | 75,097 | 21,531 | N/A |
| 0159 | 40592 | RELIANCE NATIONAL INSURANCE COMPANY | 0.00% | 0 | 0 | (283) | 0 | (1,364) | N/A |
| 0901 | 43575 | INDEMNITY INSURANCE CO OF NORTH AMERICA | 0.00% | 0 | 0 | 167 | 0 | 0 | N/A |
| 0212 | 26247 | AMERICAN GUARANTEE & LIABILITY INS CO | 0.00% | (1,826) | 13,319 | 8,458 | 8,500 | (12,986) | N/A |
| 0761 | 21873 | FIREMANS FUND INSURANCE COMPANY | -0.06% | (52,793) | (86,231) | 18,944 | 0 | 59,774 | N/A |
| 0761 | 37273 | FIREMANS FUND INS CO OF WISCONSIN | -0.09% | (75,000) | (75,000) | (7,607) | 0 | (16,485) | N/A |
| 0091 | 29459 | TWIN CITY FIRE INS CO | -0.36% | (295,695) | (290,767) | (64,901) | 132,000 | (18,000) | N/A |
| TOTAL MEDICAL MALPRACTICE BUSINESS | | | 100.00% | 81,659,276 | 88,559,722 | 19,039,920 | 70,653,953 | 48,185,927 | 54.41% |

MISSOURI DEPARTMENT OF INSURANCE

1998 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Physicians & Surgeons

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|------------|-----------|--|--------------|------------------------|-----------------------|-------------------------|--------------------|------------------------|------------|
| 0711 | 35718 | PHICO INSURANCE COMPANY | 17.95% | 9,996,454 | 11,121,980 | 1,804,487 | 1,415,000 | 4,825,612 | 43.39% |
| 0000 | 11843 | MEDICAL PROTECTIVE COMPANY | 15.99% | 8,902,958 | 8,736,791 | 4,115,411 | 16,182,123 | 6,870,240 | 78.64% |
| 0568 | 36668 | MISSOURI MEDICAL INSURANCE COMPANY | 12.46% | 6,937,731 | 7,363,819 | 2,093,479 | 3,229,315 | 3,744,166 | 50.85% |
| 0659 | 32654 | MEDICAL DEFENSE ASSOCIATES | 11.54% | 6,426,164 | 6,691,631 | 1,605,307 | 7,421,950 | 5,667,683 | 84.70% |
| 0378 | 33367 | INTERMED INSURANCE CO | 10.20% | 5,682,043 | 5,877,450 | 785,888 | 4,554,200 | 6,330,663 | 107.71% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 10.14% | 5,648,269 | 4,895,840 | 1,289,257 | 5,613,044 | 6,902,712 | 140.99% |
| 0831 | 34495 | DOCTORS COMPANY AN INTERINS EXCHANGE | 6.95% | 3,868,293 | 2,570,158 | 89,282 | 125,000 | 603,609 | 23.49% |
| 0218 | 20494 | TRANSPORTATION INSURANCE COMPANY | 5.44% | 3,028,407 | 2,273,008 | 427,164 | 4,909,999 | 3,567,372 | 156.94% |
| 0568 | 33391 | MUTUAL ASSURANCE INC | 2.39% | 1,331,669 | 1,628,103 | 943,406 | 0 | 588,454 | 36.14% |
| 0164 | 24767 | ST PAUL FIRE & MARINE INSURANCE CO | 1.86% | 1,035,169 | 2,552,721 | 188,877 | 250,000 | 104,991 | 4.11% |
| 0861 | 10686 | MEDICAL LIABILITY ALLIANCE | 1.13% | 626,639 | 533,618 | 155,979 | 0 | 347,501 | 65.12% |
| 0000 | 44083 | PREFERRED PHYSICIANS MEDICAL RRG INC | 0.98% | 544,796 | 609,967 | 0 | 2,600,000 | 1,873,178 | 307.09% |
| 0000 | 36234 | PREFERRED PROFESSIONAL INSURANCE COMPANY | 0.96% | 535,061 | 536,544 | 220,782 | 0 | 528,301 | 98.46% |
| 1172 | 24422 | LEGION INSURANCE COMPANY | 0.66% | 365,588 | 385,247 | 309,971 | 0 | 504,875 | 131.05% |
| 0961 | 34266 | FRONTIER INSURANCE COMPANY | 0.34% | 187,341 | 168,691 | 240,847 | 96,875 | 198,113 | 117.44% |
| 0929 | 12246 | AMERICAN CONTINENTAL INSURANCE CO | 0.25% | 138,573 | 138,573 | 13,132 | 0 | 20,557 | 14.83% |
| 0218 | 35289 | CONTINENTAL INSURANCE COMPANY THE | 0.24% | 132,472 | 98,082 | (66,342,985) | 2,549,234 | 1,938,926 | 1976.84% |
| 0140 | 11991 | NATIONAL CASUALTY COMPANY | 0.21% | 115,415 | 61,695 | 7,972 | 0 | 10,554 | 17.11% |
| 1166 | 28916 | LAWRENCEVILLE PROPERTY AND CASUALTY | 0.19% | 108,511 | 576,761 | 108,318 | 0 | 447,161 | 77.53% |
| 0000 | 34703 | KANSAS MEDICAL MUTUAL INS CO | 0.10% | 54,256 | 54,256 | 67,307 | 0 | 25,119 | 46.30% |
| 0163 | 24732 | GENERAL INSURANCE CO OF AMERICA | 0.08% | 46,609 | 15,259 | 734 | 0 | 403 | 2.64% |
| 0790 | 11207 | FREMONT INDEMNITY COMPANY | 0.06% | 35,501 | 49,731 | 0 | 0 | 0 | 0.00% |
| 0329 | 20010 | ACCEPTANCE INDEMNITY INSURANCE CO | 0.06% | 33,842 | 1,410 | 104 | 0 | 487 | N/A |
| 0000 | 44610 | PHYSICIANS DEFENSE ASSOCIATION | 0.04% | 20,450 | 20,450 | (13,784) | 20,000 | (157,281) | N/A |
| 0163 | 19690 | AMERICAN ECONOMY INSURANCE COMPANY | 0.03% | 16,635 | 15,848 | 0 | 0 | 0 | N/A |
| 0041 | 22217 | GULF INSURANCE COMPANY | 0.01% | 6,018 | 6,018 | 196 | 0 | 0 | N/A |
| 1210 | 35602 | OHIC INSURANCE COMPANY | 0.01% | 3,977 | 3,977 | 540 | 0 | 2,956 | N/A |
| 0163 | 19704 | AMERICAN STATES INSURANCE COMPANY | 0.01% | 3,336 | 3,430 | 0 | 0 | 0 | N/A |
| 0218 | 20427 | AMERICAN CASUALTY CO OF READING PA | 0.00% | 2,103 | 9,437 | (1,381,998) | 1,545,759 | 689,380 | 7305.08% |
| 0480 | 33359 | PROFESSIONAL LIABILITY INSURANCE CO | 0.00% | 1,579 | 288,954 | 246,602 | 97,500 | 885,087 | N/A |
| 0748 | 16551 | SAVERS PROPERTY & CASUALTY INS CO | 0.00% | 0 | 0 | (45) | 0 | (89) | N/A |
| 0084 | 16691 | GREAT AMERICAN INSURANCE COMPANY | 0.00% | 0 | 0 | 1,317 | 0 | 103,000 | N/A |
| 0041 | 19038 | TRAVELERS CASUALTY AND SURETY CO | 0.00% | 0 | 0 | (771) | 0 | (7,088) | N/A |
| 0038 | 20281 | FEDERAL INSURANCE COMPANY | 0.00% | 0 | 0 | (2,260) | 0 | (6,880) | N/A |
| 0038 | 20397 | VIGILANT INSURANCE COMPANY | 0.00% | 0 | 0 | (6,516) | 0 | (19,818) | N/A |
| 0218 | 20885 | KANSAS CITY FIRE & MARINE INS CO | 0.00% | 0 | 0 | 16,112 | 0 | (343,558) | N/A |
| 0000 | 21083 | INTERNATIONAL INSURANCE COMPANY | 0.00% | 0 | 0 | (20,691) | 0 | (274,828) | N/A |
| 0158 | 21105 | NORTH RIVER INSURANCE COMPANY THE | 0.00% | 0 | 0 | (415) | 0 | (4,744) | N/A |
| 0158 | 21113 | UNITED STATES FIRE INSURANCE CO | 0.00% | 0 | 0 | 2,825 | 0 | (85,392) | N/A |
| 0626 | 21121 | WESTCHESTER FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | 3,003 | 0 | 6,541 | N/A |
| 0041 | 25682 | TRAVELERS INDEMNITY CO OF CONNECTICUT | 0.00% | 0 | 0 | (255,436) | 0 | (386,490) | N/A |
| 0164 | 25887 | UNITED STATES FIDELITY & GUARANTY CO | 0.00% | 0 | 0 | 0 | 0 | 120 | N/A |
| 0091 | 29459 | TWIN CITY FIRE INS CO | -0.14% | (75,602) | (74,342) | 0 | 0 | 0 | N/A |
| 0163 | 24724 | FIRST NATIONAL INS CO OF AMERICA | 0.00% | 0 | 0 | 2 | 0 | 1 | N/A |
| 0041 | 25682 | TRAVELERS INDEMNITY CO OF CONNECTICUT | 0.00% | 0 | 0 | (219,713) | 1,450,000 | 521,945 | N/A |
| 0164 | 25887 | UNITED STATES FIDELITY & GUARANTY CO | 0.00% | 0 | 0 | 0 | 0 | (175) | N/A |

MISSOURI DEPARTMENT OF INSURANCE
1998 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Physicians & Surgeons

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|---|--------------|-------------------------------------|-----------------|------------------------------|-----------------------------|-------------------------------|--------------------------|------------------------------|---------------|
| 1299 | 33359 | PROFESSIONAL LIABILITY INSURANCE CO | 0.00% | 0 | 1,425 | 48,720 | 572,500 | (173,080) | N/A |
| 1210 | 35602 | OHIC INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 0 | 1,144 | N/A |
| 0000 | 44610 | PHYSICIANS DEFENSE ASSOCIATION | 0.00% | 0 | 0 | (73,900) | 140,000 | (58,499) | N/A |
| 0012 | 23817 | ILLINOIS NATIONAL INSURANCE COMPANY | 0.00% | (38) | 5,916 | 0 | 0 | 702,125 | N/A |
| 0091 | 29459 | TWIN CITY FIRE INS CO | -0.14% | (75,602) | (74,342) | 0 | 0 | 0 | N/A |
| TOTAL PHYSICIANS & SURGEONS BUSINESS | | | 100.00% | 55,684,617 | 57,148,106 | (53,531,493) | 52,772,499 | 46,495,054 | 81.36% |

MEDICAL MALPRACTICE - Dentists

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|---------------|--------------|--------------------------------------|-----------------|------------------------------|-----------------------------|-------------------------------|--------------------------|------------------------------|---------------|
| 0000 | 11843 | MEDICAL PROTECTIVE COMPANY | 43.69% | 1,480,209 | 1,473,993 | (73,952) | 421,858 | (154,142) | -10.46% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 25.32% | 857,879 | 728,343 | 120,546 | 63,450 | 45,473 | 6.24% |
| 0378 | 33367 | INTERMED INSURANCE CO | 17.06% | 577,879 | 597,752 | 77,692 | 641,016 | 538,643 | 90.11% |
| 0568 | 36668 | MISSOURI MEDICAL INSURANCE COMPANY | 12.09% | 409,715 | 417,320 | 108,170 | 33,511 | (151,684) | -36.35% |
| 0659 | 32654 | MEDICAL DEFENSE ASSOCIATES | 4.74% | 160,634 | 167,270 | 40,128 | 6,000 | 141,675 | 84.70% |
| 0164 | 24767 | ST PAUL FIRE & MARINE INSURANCE CO | 2.25% | 76,300 | 75,334 | (4,056) | 0 | (20,027) | -26.58% |
| 0244 | 10677 | CINCINNATI INS CO THE | 1.17% | 39,654 | 33,825 | 0 | 0 | 0 | 0.00% |
| 0218 | 20478 | NATIONAL FIRE INS CO OF HARTFORD | 0.13% | 4,353 | 31,860 | 65,270 | 157,099 | 119,278 | 374.38% |
| 0159 | 24457 | RELIANCE INSURANCE COMPANY | 0.04% | 1,226 | 1,364 | 411 | 0 | (500) | -36.66% |
| 0041 | 25658 | TRAVELERS INDEMNITY COMPANY | 0.00% | 0 | 0 | 4,612 | 0 | 66,552 | N/A |
| 0164 | 25887 | UNITED STATES FIDELITY & GUARANTY CO | 0.00% | 0 | 0 | 0 | 0 | 4 | N/A |
| 0091 | 29459 | TWIN CITY FIRE INS CO | -6.50% | (220,093) | (216,425) | (68,954) | 132,000 | (18,000) | N/A |
| | | TOTAL DENTISTS BUSINESS | 100.00% | 3,387,756 | 3,310,636 | 269,867 | 1,454,934 | 567,272 | 17.13% |

MISSOURI DEPARTMENT OF INSURANCE
1998 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Nurses

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|-----------------------|--------------|------------------------------------|-----------------|------------------------------|-----------------------------|-------------------------------|--------------------------|------------------------------|---------------|
| 0164 | 24767 | ST PAUL FIRE & MARINE INSURANCE CO | 77.40% | 401,280 | 346,234 | 51,003 | 15,750 | 57,938 | 16.73% |
| 0159 | 24457 | RELIANCE INSURANCE COMPANY | 11.21% | 58,130 | 63,306 | 19,015 | 0 | 48,458 | 76.55% |
| 0659 | 32654 | MEDICAL DEFENSE ASSOCIATES | 8.33% | 43,198 | 44,982 | 10,791 | 0 | 38,099 | 84.70% |
| 0244 | 10677 | CINCINNATI INS CO THE | 1.86% | 9,660 | 14,645 | 0 | 0 | 0 | 0.00% |
| 0568 | 33391 | MUTUAL ASSURANCE INC | 1.19% | 6,168 | 2,737 | 1,586 | 0 | 989 | 36.13% |
| 0218 | 20427 | AMERICAN CASUALTY CO OF READING PA | 0.00% | 0 | 213,357 | (5,404) | 0 | 0 | 0.00% |
| TOTAL NURSES BUSINESS | | | 100.00% | 518,436 | 685,261 | 76,991 | 15,750 | 145,484 | 21.23% |

MISSOURI DEPARTMENT OF INSURANCE

1998 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Hospitals

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|-------------------------|-----------|---|--------------|------------------------|-----------------------|-------------------------|--------------------|------------------------|------------|
| 0861 | 27642 | MISSOURI HOSPITAL PLAN | 73.28% | 9,200,951 | 9,862,586 | 3,579,573 | 2,388,488 | 333,668 | 3.38% |
| 0711 | 35718 | PHICO INSURANCE COMPANY | 16.18% | 2,031,542 | 3,155,195 | 1,236,820 | 171,687 | 1,443,987 | 45.77% |
| 0929 | 12246 | AMERICAN CONTINENTAL INSURANCE CO | 2.81% | 353,164 | 354,894 | 33,632 | 5,000 | 2,753,025 | 775.73% |
| 0212 | 16535 | ZÜRICH INSURANCE COMPANY | 2.69% | 338,328 | 251,277 | 651,242 | 4,576,217 | 6,287,912 | 2502.38% |
| 0000 | 11843 | MEDICAL PROTECTIVE COMPANY | 1.33% | 167,007 | 167,007 | 58,473 | 0 | 95,000 | 56.88% |
| 0244 | 10677 | CINCINNATI INS CO THE | 1.16% | 145,962 | 211,697 | 55,261 | 370,079 | 126,103 | 59.57% |
| 0350 | 34916 | FIRST SPECIALTY INSURANCE CORPORATION | 1.04% | 130,465 | 103,969 | 5,571 | 0 | 54,986 | 52.89% |
| 0901 | 22667 | CIGNA INSURANCE COMPANY | 0.99% | 124,663 | 93,140 | 19,661 | 625 | 115,963 | 124.50% |
| 0901 | 20702 | CIGNA FIRE UNDERWRITERS INS CO | 0.42% | 53,333 | 136,156 | 27,249 | 84,187 | 91,853 | 67.46% |
| 0901 | 18279 | BANKERS STANDARD INSURANCE COMPANY | 0.28% | 34,981 | 54,280 | 0 | 0 | (2,561) | -4.72% |
| 1210 | 35602 | OHIC INSURANCE COMPANY | 0.21% | 26,484 | 12,506 | 1,562 | 0 | 8,549 | 68.36% |
| 0961 | 34266 | FRONTIER INSURANCE COMPANY | 0.20% | 25,054 | 24,745 | 0 | 0 | 1,030 | 4.16% |
| 0000 | 33812 | VIRGINIA INSURANCE RECIPROCAL | 0.16% | 19,808 | 9,482 | (757,000) | 0 | 1,000 | 10.55% |
| 0218 | 35289 | CONTINENTAL INSURANCE COMPANY THE | 0.14% | 17,871 | 13,062 | 59,276,261 | 340,875 | (4,027,941) | 0.00% |
| 0568 | 36668 | MISSOURI MEDICAL INSURANCE COMPANY | 0.07% | 9,399 | 94,496 | 0 | 0 | 67,072 | 70.98% |
| 0901 | 22713 | INSURANCE COMPANY OF NORTH AMERICA | 0.05% | 5,998 | 5,636 | 429 | 197,500 | 11,863 | 210.49% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 0.00% | 403 | 81,192 | 76,998 | 16,689 | (2,172,170) | -2675.35% |
| 0041 | 19038 | TRAVELERS CASUALTY AND SURETY CO | 0.00% | 0 | 0 | (57,643) | 0 | (529,891) | N/A |
| 0091 | 19682 | HARTFORD FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | 1,857 | 0 | 0 | N/A |
| 0457 | 19828 | ARGONAUT MIDWEST INSURANCE COMPANY | 0.00% | 0 | 0 | (115,611) | 0 | (2,000,000) | N/A |
| 0218 | 20427 | AMERICAN CASUALTY CO OF READING PA | 0.00% | 0 | 0 | 48,674 | 0 | 100,978 | N/A |
| 0218 | 20494 | TRANSPORTATION INSURANCE COMPANY | 0.00% | 0 | 0 | (17,937) | 0 | 23,619 | N/A |
| 0901 | 20710 | CENTURY INDEMNITY COMPANY | 0.00% | 0 | 0 | (4,852) | 192,915 | 191,750 | N/A |
| 0218 | 20885 | KANSAS CITY FIRE & MARINE INS CO | 0.00% | 0 | 0 | 38 | 0 | 0 | N/A |
| 0000 | 21083 | INTERNATIONAL INSURANCE COMPANY | 0.00% | 0 | 0 | 332 | 0 | 2,289 | N/A |
| 0041 | 22217 | GULF INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 0 | 20,000 | N/A |
| 0901 | 22748 | PACIFIC EMPLOYERS INSURANCE COMPANY | 0.00% | 0 | 14,196 | 11,271 | 363 | 252,676 | N/A |
| 0164 | 24767 | ST PAUL FIRE & MARINE INSURANCE CO | 0.00% | 0 | (64,526) | (57,204) | 0 | (222,968) | N/A |
| 0164 | 24791 | ST PAUL MERCURY INSURANCE COMPANY | 0.00% | 0 | 0 | (5,851) | 0 | (51,932) | N/A |
| 0041 | 25674 | TRAVELERS INDEMNITY CO OF ILLINOIS | 0.00% | 0 | 0 | 2,278 | 0 | (108,748) | N/A |
| 0164 | 25887 | UNITED STATES FIDELITY & GUARANTY CO | 0.00% | 0 | 0 | 0 | 0 | (20) | N/A |
| 0091 | 29424 | HARTFORD CASUALTY INS CO | 0.00% | 0 | 0 | 5,808 | 0 | 0 | N/A |
| 0091 | 29459 | TWIN CITY FIRE INS CO | 0.00% | 0 | 0 | 4,053 | 0 | 0 | N/A |
| 0091 | 30104 | HARTFORD UNDERWRITERS INSURANCE CO | 0.00% | 0 | 0 | 1,039 | 0 | 0 | N/A |
| 0091 | 37478 | HARTFORD INSURANCE CO OF MIDWEST THE | 0.00% | 0 | 0 | 17 | 0 | 0 | N/A |
| 0212 | 40142 | AMERICAN ZURICH INSURANCE COMPANY | 0.00% | 0 | 0 | (2,485) | 75,097 | 21,531 | N/A |
| 0901 | 43575 | INDEMNITY INSURANCE CO OF NORTH AMERICA | 0.00% | 0 | 0 | 167 | 0 | 0 | N/A |
| 0212 | 26247 | AMERICAN GUARANTEE & LIABILITY INS CO | -0.01% | (1,826) | 13,319 | 8,458 | 8,500 | (12,986) | N/A |
| 0761 | 21873 | FIREMANS FUND INSURANCE COMPANY | -0.42% | (52,793) | 9,835 | 0 | 0 | 0 | N/A |
| 0761 | 37273 | FIREMANS FUND INS CO OF WISCONSIN | -0.60% | (75,000) | 0 | 0 | 0 | 0 | N/A |
| TOTAL HOSPITAL BUSINESS | | | 100.00% | 12,555,794 | 14,604,144 | 64,088,141 | 8,428,222 | 2,875,637 | 19.69% |

MISSOURI DEPARTMENT OF INSURANCE
1998 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Other

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|----------------------|-----------|---|--------------|------------------------|-----------------------|-------------------------|--------------------|------------------------|------------|
| 0218 | 20427 | AMERICAN CASUALTY CO OF READING PA | 14.53% | 1,371,346 | 1,097,783 | 1,607,993 | 64,445 | 539,442 | 49.14% |
| 0164 | 24767 | ST PAUL FIRE & MARINE INSURANCE CO | 14.40% | 1,359,386 | 1,339,753 | 55,772 | 598,000 | 946,859 | 70.67% |
| 0761 | 22810 | CHICAGO INSURANCE COMPANY | 12.55% | 1,184,731 | 1,325,241 | 159,773 | 464,333 | 911,223 | 68.76% |
| 0000 | 15865 | NCMIC INSURANCE COMPANY | 10.01% | 944,895 | 934,307 | 122,955 | 137,247 | 226,128 | 24.20% |
| 0164 | 24791 | ST PAUL MERCURY INSURANCE COMPANY | 8.45% | 797,739 | 1,017,932 | 36,453 | 818,700 | (150,868) | -14.82% |
| 0659 | 32654 | MEDICAL DEFENSE ASSOCIATES | 7.63% | 719,751 | 749,484 | 179,800 | 2,927,350 | 634,798 | 84.70% |
| 0929 | 12246 | AMERICAN CONTINENTAL INSURANCE CO | 7.08% | 667,952 | 544,897 | 51,637 | 7,500 | 27,603 | 5.07% |
| 0012 | 23817 | ILLINOIS NATIONAL INSURANCE COMPANY | 4.45% | 419,817 | 1,253,642 | 155,316 | 968,232 | 494,058 | 39.41% |
| 0041 | 22217 | GULF INSURANCE COMPANY | 3.87% | 364,897 | 396,604 | 11,915 | 17,000 | 92,954 | 23.44% |
| 0218 | 20494 | TRANSPORTATION INSURANCE COMPANY | 3.34% | 314,965 | 326,585 | (172,240) | 0 | (21,952) | -6.72% |
| 0775 | 13714 | PHARMACISTS MUTUAL INSURANCE COMPANY | 3.26% | 307,194 | 297,868 | (106,445) | 0 | (301,340) | -101.17% |
| 0012 | 19380 | AMERICAN HOME ASSURANCE COMPANY | 1.85% | 175,000 | 1,343,934 | (42,021) | 0 | 26,850 | 2.00% |
| 0901 | 20702 | CIGNA FIRE UNDERWRITERS INS CO | 1.52% | 143,828 | 83,451 | 27,249 | 21,047 | 22,963 | 27.52% |
| 0000 | 18767 | CHURCH MUTUAL INSURANCE COMPANY | 1.52% | 143,756 | 169,387 | (57,103) | 100,000 | (81,792) | -48.29% |
| 1111 | 25534 | TIG INSURANCE COMPANY | 1.07% | 100,610 | 84,087 | 22,796 | 0 | (58,928) | -70.08% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 1.02% | 96,039 | 136,664 | 82,681 | 556,500 | 101,031 | 73.93% |
| 0244 | 10677 | CINCINNATI INS CO THE | 0.98% | 92,767 | 80,289 | 304,576 | 27,000 | 171,412 | N/A |
| 0012 | 23809 | GRANITE STATE INSURANCE COMPANY | 0.65% | 60,924 | 61,419 | (1,154) | 0 | 3,921 | 6.38% |
| 0961 | 34266 | FRONTIER INSURANCE COMPANY | 0.59% | 55,774 | 64,107 | 0 | 0 | (45,888) | -71.58% |
| 0901 | 18279 | BANKERS STANDARD INSURANCE COMPANY | 0.51% | 48,308 | 92,422 | 27,347 | 0 | (3,537) | -3.83% |
| 0568 | 33391 | MUTUAL ASSURANCE INC | 0.21% | 19,619 | 19,585 | 11,349 | 0 | 7,076 | 0.00% |
| 0012 | 19445 | NATIONAL UNION FIRE INS CO OF PITTSBURG | 0.16% | 15,527 | 1,239,844 | 42,109 | 20,818 | 446,878 | 36.04% |
| 0159 | 24430 | RELIAANCE NATIONAL INDEMNITY COMPANY | 0.15% | 13,826 | 7,982 | 6,543 | 0 | (21,087) | -264.18% |
| 0861 | 10686 | MEDICAL LIABILITY ALLIANCE | 0.13% | 11,944 | 9,724 | 0 | 0 | 0 | 0.00% |
| 0164 | 41521 | ST PAUL PROPERTY & CASUALTY INS CO | 0.05% | 4,903 | 3,652 | 189 | 0 | 1,838 | 50.33% |
| 0012 | 19429 | INSURANCE CO OF THE STATE OF PA | 0.01% | 1,080 | 1,245 | (1,091) | 0 | (8,489) | -681.85% |
| 0218 | 35289 | CONTINENTAL INSURANCE COMPANY THE | 0.00% | 455 | 218,468 | 5,403,192 | 3,176,876 | (4,642,923) | -2125.22% |
| 0926 | 11401 | GUARANTY NATIONAL INSURANCE COMPANY | 0.00% | 0 | 0 | (764) | 0 | (3,859) | 0.00% |
| 0091 | 19682 | HARTFORD FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | (11,492) | 0 | (25,000) | N/A |
| 0553 | 20354 | SEA INSURANCE CO OF AMERICA THE | 0.00% | 0 | 0 | (159) | 0 | (371) | N/A |
| 0218 | 20478 | NATIONAL FIRE INS CO OF HARTFORD | 0.00% | 0 | 0 | (50,809) | 0 | (148,325) | N/A |
| 0484 | 20532 | CLARENDON NATIONAL INS CO | 0.00% | 0 | 0 | 14,499 | 240,000 | 75,093 | N/A |
| 0218 | 20885 | KANSAS CITY FIRE & MARINE INS CO | 0.00% | 0 | 0 | 3,568 | 0 | (140,339) | N/A |
| 0761 | 21873 | FIREMANS FUND INSURANCE COMPANY | 0.00% | 0 | (96,066) | 18,944 | 0 | 59,774 | N/A |
| 0091 | 22357 | HARTFORD ACCIDENT & INDEMNITY CO | 0.00% | 0 | 0 | (929) | 0 | (135) | N/A |
| 0761 | 22837 | INTERSTATE INDEMNITY COMPANY | 0.00% | 0 | 0 | (4,200) | 0 | (10,619) | N/A |
| 0159 | 24457 | RELIAANCE INSURANCE COMPANY | 0.00% | 0 | 0 | 250 | 0 | 0 | N/A |
| 0164 | 24775 | ST PAUL GUARDIAN INSURANCE COMPANY | 0.00% | 0 | 0 | (56) | 0 | (140) | N/A |
| 0041 | 25674 | TRAVELERS INDEMNITY CO OF ILLINOIS | 0.00% | 0 | 0 | 253 | 0 | (12,894) | N/A |
| 0164 | 25887 | UNITED STATES FIDELITY & GUARANTY CO | 0.00% | 0 | 0 | 0 | 0 | (29) | N/A |
| 0350 | 34207 | WESTPORT INSURANCE CORPORATION | 0.00% | 0 | 2,820 | 805 | 0 | 2,546 | N/A |
| 0761 | 37273 | FIREMANS FUND INS CO OF WISCONSIN | 0.00% | 0 | (75,000) | (7,607) | 0 | (16,485) | N/A |
| 0785 | 38970 | MARKEL INSURANCE COMPANY | 0.00% | 0 | 12,464 | (88) | 0 | (142) | -1.14% |
| 0159 | 40592 | RELIAANCE NATIONAL INSURANCE COMPANY | 0.00% | 0 | 0 | (283) | 0 | (1,364) | N/A |
| TOTAL OTHER BUSINESS | | | 100.00% | 9,437,033 | 12,744,574 | 7,891,523 | 10,145,048 | (904,059) | -7.09% |

TOTAL MEDICAL MALPRACTICE

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|---------------|--------------|---|-----------------|------------------------------|-----------------------------|-------------------------------|--------------------------|------------------------------|---------------|
| 0000 | 35718 | PHICO INSURANCE COMPANY | 11.26% | 11,465,779 | 5,626,878 | 493,512 | 1,573,109 | 2,715,600 | 48.26% |
| 0568 | 36668 | MISSOURI MEDICAL INSURANCE COMPANY | 10.62% | 10,819,598 | 9,583,431 | 4,356,335 | 5,185,288 | 8,141,098 | 84.95% |
| 0218 | 35289 | CONTINENTAL INSURANCE COMPANY THE | 10.36% | 10,554,914 | 12,254,838 | 2,529,271 | 3,044,760 | (3,880,537) | -31.67% |
| 0659 | 32654 | MEDICAL DEFENSE ASSOCIATES | 9.26% | 9,429,734 | 10,919,616 | 2,860,780 | 12,004,519 | 8,927,843 | 81.76% |
| 0861 | 27642 | MISSOURI HOSPITAL PLAN | 9.14% | 9,307,910 | 9,429,425 | 647,805 | 1,841,056 | 8,894,611 | 94.33% |
| 0000 | 11843 | MEDICAL PROTECTIVE COMPANY | 8.36% | 8,511,813 | 19,389,236 | 470,515 | 12,751,922 | 21,308,264 | 109.90% |
| 0378 | 33367 | INTERMED INSURANCE CO | 6.59% | 6,707,359 | 7,200,184 | 2,757,635 | 6,744,341 | 4,406,566 | 61.20% |
| 0164 | 24767 | ST PAUL FIRE & MARINE INSURANCE CO | 6.53% | 6,649,529 | 3,347,191 | (538,089) | 1,461,918 | (1,527,587) | -45.64% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 6.24% | 6,356,424 | 5,791,481 | 782,449 | 4,499,513 | 3,267,118 | 56.41% |
| 0012 | 23817 | ILLINOIS NATIONAL INSURANCE COMPANY | 2.32% | 2,362,915 | 1,947,464 | 332,369 | 137,500 | 2,677,245 | 137.47% |
| 0218 | 20494 | TRANSPORTATION INSURANCE COMPANY | 2.20% | 2,241,862 | 1,857,326 | 821,154 | 0 | 1,943,111 | 104.62% |
| 0012 | 19380 | AMERICAN HOME ASSURANCE COMPANY | 1.64% | 1,672,200 | 1,959,304 | 79,767 | 0 | 970,000 | 49.51% |
| 0012 | 19445 | NATIONAL UNION FIRE INS CO OF PITTSBURG | 1.56% | 1,586,593 | 367,084 | (24,272) | 0 | (105,562) | -28.76% |
| 1166 | 28916 | LAWRENCEVILLE PROPERTY AND CASUALTY | 1.47% | 1,500,525 | 120,480 | 19,835 | 0 | 73,266 | 60.81% |
| 0761 | 22810 | CHICAGO INSURANCE COMPANY | 1.45% | 1,477,203 | 1,490,203 | 356,700 | 1,456,000 | 879,615 | 59.03% |
| 0929 | 12246 | AMERICAN CONTINENTAL INSURANCE CO | 1.22% | 1,243,054 | 1,442,111 | (85,437) | (55,176) | (160,743) | -11.15% |
| 0164 | 24791 | ST PAUL MERCURY INSURANCE COMPANY | 1.20% | 1,217,139 | 1,447,127 | 520,126 | 1,070,707 | 1,823,931 | 126.04% |
| 0218 | 20427 | AMERICAN CASUALTY CO OF READING PA | 1.17% | 1,186,975 | 974,438 | 68,984 | 76,946 | 700,302 | 71.87% |
| 0568 | 33391 | MUTUAL ASSURANCE INC | 0.98% | 1,000,000 | 57,534 | 30,261 | 0 | 31,046 | 53.96% |
| 0000 | 15865 | NCMIC INSURANCE COMPANY | 0.89% | 907,879 | 922,647 | (128,955) | 52,500 | (216,223) | -23.44% |
| 0000 | 44083 | PREFERRED PHYSICIANS MEDICAL RRG INC | 0.72% | 735,699 | 737,755 | 246,272 | 75,000 | 354,569 | 48.06% |
| 0831 | 34495 | DOCTORS COMPANY AN INTERINS EXCHANGE | 0.68% | 692,109 | 698,106 | (2,391,487) | 1,737,500 | 1,024,132 | 146.70% |
| 1172 | 24422 | LEGION INSURANCE COMPANY | 0.41% | 413,073 | 277,488 | (225,336) | 285,000 | (1,143,456) | -412.07% |
| 0041 | 22217 | GULF INSURANCE COMPANY | 0.39% | 399,396 | 465,088 | 32,904 | 0 | 108,543 | 23.34% |
| 0000 | 36234 | PREFERRED PHYSICIANS INS CO D/B/A PPIC | 0.38% | 384,501 | 384,409 | 51,385 | 7,000 | 110,749 | 28.81% |
| 0244 | 10677 | CINCINNATI INS CO THE | 0.35% | 357,675 | 319,790 | 272,927 | 32,626 | 1,037,626 | 324.47% |
| 0091 | 29459 | TWIN CITY FIRE INS CO | 0.29% | 295,701 | 290,873 | 52,574 | 0 | 98,000 | 33.69% |
| 0775 | 13714 | PHARMACISTS MUTUAL INSURANCE COMPANY | 0.28% | 283,378 | 286,137 | 22,482 | 0 | 6,830 | 2.39% |
| 0480 | 33359 | PROFESSIONAL LIABILITY INSURANCE CO | 0.27% | 270,707 | 309,907 | 157,273 | 500,000 | 829,875 | 267.78% |
| 0901 | 18279 | BANKERS STANDARD INSURANCE COMPANY | 0.22% | 227,965 | 242,011 | 68,119 | 362 | 99,528 | 41.13% |
| 0000 | 18767 | CHURCH MUTUAL INSURANCE COMPANY | 0.19% | 191,513 | 201,222 | 97,138 | 186,162 | 379,816 | 188.75% |
| 0961 | 34266 | FRONTIER INSURANCE COMPANY | 0.18% | 180,431 | 262,899 | 42,234 | 10,491 | 65,557 | 24.94% |
| 0901 | 20702 | CIGNA FIRE UNDERWRITERS INS CO | 0.18% | 179,908 | 179,580 | 23,612 | 16,842 | 164,946 | 91.85% |
| 0212 | 16535 | ZURICH INSURANCE COMPANY | 0.13% | 131,382 | 154,624 | 100,002 | 298,053 | 1,781,819 | 1152.36% |
| 0000 | 34703 | KANSAS MEDICAL MUTUAL INS CO | 0.10% | 101,409 | 101,409 | 10,039 | 0 | 91,370 | 90.10% |
| 0000 | 44610 | PHYSICIANS DEFENSE ASSOCIATION | 0.10% | 97,962 | 111,005 | 105,640 | 30,000 | 165,196 | 148.82% |
| 1111 | 25534 | TIG INSURANCE COMPANY | 0.09% | 96,169 | 78,212 | (65,879) | 0 | 41,478 | 53.03% |
| 0159 | 24457 | RELIANCE INSURANCE COMPANY | 0.08% | 79,851 | 74,484 | 11,589 | 0 | 61,129 | 82.07% |
| 0218 | 20885 | KANSAS CITY FIRE & MARINE INS CO | 0.07% | 75,266 | 75,266 | (99,545) | 0 | (488,038) | -648.42% |
| 0350 | 34916 | FIRST SPECIALTY INSURANCE CORPORATION | 0.07% | 74,000 | 75,596 | 4,192 | 0 | 48,193 | 63.75% |
| 0012 | 23809 | GRANITE STATE INSURANCE COMPANY | 0.06% | 62,449 | 64,388 | (12,770) | 2,500 | (80,425) | -124.91% |
| 0218 | 20478 | NATIONAL FIRE INS CO OF HARTFORD | 0.06% | 60,692 | 137,474 | 36,437 | 143,000 | 205,412 | 149.42% |
| 0790 | 11207 | FREMONT INDEMNITY COMPANY | 0.05% | 50,421 | 4,202 | 0 | 0 | 0 | 0.00% |
| 0901 | 22667 | CIGNA INSURANCE COMPANY | 0.04% | 37,816 | 29,820 | 5,861 | 0 | 9,376 | 31.44% |
| 0000 | 27645 | ST JUDES PROTECTIVE ASSOCIATION INC | 0.04% | 36,327 | 40,745 | (15,370) | 95,000 | (128,050) | -314.27% |
| 0212 | 26247 | AMERICAN GUARANTEE & LIABILITY INS CO | 0.02% | 22,688 | 24,580 | 24,090 | 24,500 | 50,227 | 204.34% |

MISSOURI DEPARTMENT OF INSURANCE
1997 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|------------------------------------|--------------|---|-----------------|------------------------------|-----------------------------|-------------------------------|--------------------------|------------------------------|---------------|
| 0901 | 22713 | INSURANCE COMPANY OF NORTH AMERICA | 0.02% | 21,656 | 23,893 | 3,645 | 3,233 | 95,299 | 398.86% |
| 0901 | 22748 | PACIFIC EMPLOYERS INSURANCE COMPANY | 0.02% | 18,911 | 18,267 | (10,432) | 0 | (31,808) | -174.13% |
| 0785 | 38970 | MARKEL INSURANCE COMPANY | 0.01% | 13,500 | 1,036 | 441 | 0 | 818 | 78.96% |
| 0861 | 10686 | MEDICAL LIABILITY ALLIANCE | 0.01% | 12,223 | 4,590 | 0 | 0 | 0 | 0.00% |
| 0084 | 16691 | GREAT AMERICAN INSURANCE COMPANY | 0.01% | 10,845 | 12,412 | 5,329 | 0 | 0 | 0.00% |
| 0163 | 19690 | AMERICAN ECONOMY INSURANCE COMPANY | 0.01% | 10,525 | 6,324 | 0 | 0 | 0 | 0.00% |
| 0350 | 34207 | WESTPORT INSURANCE CORPORATION | 0.01% | 9,668 | 9,371 | 1,762 | 0 | 5,727 | 61.11% |
| 0159 | 24430 | RELIANCE NATIONAL INDEMNITY COMPANY | 0.01% | 6,398 | 4,295 | (5,209) | 0 | 16,382 | N/A |
| 0041 | 25674 | TRAVELERS INDEMNITY CO OF ILLINOIS | 0.00% | 4,989 | 4,989 | (81,130) | 0 | 33,946 | N/A |
| 0163 | 19704 | AMERICAN STATES INSURANCE COMPANY | 0.00% | 3,469 | 2,334 | 0 | 0 | 0 | N/A |
| 0012 | 19429 | INSURANCE CO OF THE STATE OF PA | 0.00% | 1,432 | 2,037 | (1,076) | 0 | (22,282) | N/A |
| 0163 | 24732 | GENERAL INSURANCE CO OF AMERICA | 0.00% | 1,155 | 484 | 0 | 0 | 0 | N/A |
| 0080 | 11967 | GENERAL STAR NATIONAL INS CO | 0.00% | 100 | 99 | 0 | 0 | 0 | N/A |
| 0163 | 24724 | FIRST NATIONAL INS CO OF AMERICA | 0.00% | 45 | 45 | 0 | 0 | 0 | N/A |
| 0000 | 11231 | GENERALI U S BRANCH | 0.00% | 0 | 0 | 0 | 0 | 2 | N/A |
| 0926 | 11401 | GUARANTY NATIONAL INSURANCE COMPANY | 0.00% | 0 | 0 | (938) | 0 | (5,309) | N/A |
| 0748 | 16551 | SAVERS PROPERTY & CASUALTY INS CO | 0.00% | 0 | 0 | (133) | 0 | (276) | N/A |
| 0041 | 19038 | TRAVELERS CASUALTY AND SURETY CO | 0.00% | 0 | 0 | (3,036,080) | 0 | (12,630,451) | N/A |
| 0008 | 19232 | ALLSTATE INSURANCE COMPANY | 0.00% | 0 | 0 | (3,370) | 0 | (37,348) | N/A |
| 0091 | 19682 | HARTFORD FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | 11,492 | 0 | 25,000 | N/A |
| 0457 | 19828 | ARGONAUT MIDWEST INSURANCE COMPANY | 0.00% | 0 | 0 | 80,464 | 0 | (1,069,589) | N/A |
| 0038 | 20281 | FEDERAL INSURANCE COMPANY | 0.00% | 0 | 0 | (18,657) | 0 | (56,740) | N/A |
| 0553 | 20354 | SEA INSURANCE CO OF AMERICA THE | 0.00% | 0 | 0 | (347) | 0 | (1,167) | N/A |
| 0038 | 20397 | VIGILANT INSURANCE COMPANY | 0.00% | 0 | 0 | (1,763) | 0 | (5,364) | N/A |
| 0484 | 20532 | CLARENDON NATIONAL INS CO | 0.00% | 0 | 0 | 25,000 | 0 | 100,000 | N/A |
| 0901 | 20710 | CENTURY INDEMNITY COMPANY | 0.00% | 0 | 0 | 26,593 | (4,485) | 409,022 | N/A |
| 0052 | 21083 | INTERNATIONAL INSURANCE COMPANY | 0.00% | 0 | 0 | (3,819) | 0 | (30,049) | N/A |
| 0052 | 21105 | NORTH RIVER INSURANCE COMPANY THE | 0.00% | 0 | 0 | 446 | 0 | 4,744 | N/A |
| 0052 | 21113 | UNITED STATES FIRE INSURANCE CO | 0.00% | 0 | 0 | 3,093 | 0 | 208,603 | N/A |
| 0052 | 21121 | WESTCHESTER FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | (576) | 0 | 3,516 | N/A |
| 0091 | 22357 | HARTFORD ACCIDENT & INDEMNITY CO | 0.00% | 0 | 0 | 512 | 0 | (180) | N/A |
| 0761 | 22837 | INTERSTATE INDEMNITY COMPANY | 0.00% | 0 | 0 | 3,213 | 0 | 7,339 | N/A |
| 0164 | 24775 | ST PAUL GUARDIAN INSURANCE COMPANY | 0.00% | 0 | 0 | 125 | 0 | 313 | N/A |
| 0041 | 25658 | TRAVELERS INDEMNITY COMPANY, | 0.00% | 0 | 0 | (26,063) | 0 | 42,830 | N/A |
| 0041 | 25682 | TRAVELERS INDEMNITY CO OF CONNECTICUT | 0.00% | 0 | 0 | 626,866 | 0 | 1,387,190 | N/A |
| 0196 | 25887 | UNITED STATES FIDELITY & GUARANTY CO | 0.00% | 0 | 0 | 0 | 0 | (2,500) | N/A |
| 0218 | 35270 | FIDELITY AND CASUALTY CO OF NY | 0.00% | 0 | 0 | (683) | 0 | (3,196) | N/A |
| 0164 | 36455 | NORTHBROOK INDEMNITY CO | 0.00% | 0 | 0 | (14,900) | 0 | (1,654) | N/A |
| 0761 | 37273 | FIREMANS FUND INS CO OF WISCONSIN | 0.00% | 0 | 59,375 | 5,027 | 0 | 12,703 | N/A |
| 0212 | 40142 | AMERICAN ZURICH INSURANCE COMPANY | 0.00% | 0 | 0 | (4,243) | 0 | 35,834 | N/A |
| 0159 | 40592 | RELIANCE NATIONAL INSURANCE COMPANY | 0.00% | 0 | 0 | 302 | 0 | 2,562 | N/A |
| 0901 | 43575 | INDEMNITY INSURANCE CO OF NORTH AMERICA | 0.00% | 0 | 0 | 237 | 0 | 0 | N/A |
| 0761 | 21873 | FIREMANS FUND INSURANCE COMPANY | 0.00% | (2,803) | 19,018 | (4,589) | 0 | 16,528 | N/A |
| TOTAL MEDICAL MALPRACTICE BUSINESS | | | 100.00% | 101,850,006 | 101,923,637 | 12,485,667 | 55,287,687 | 54,273,811 | 53.25% |

MISSOURI DEPARTMENT OF INSURANCE
1997 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Physicians & Surgeons

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|--------------------------------------|--------------|---|-----------------|------------------------------|-----------------------------|-------------------------------|--------------------------|------------------------------|---------------|
| 0568 | 36668 | MISSOURI MEDICAL INSURANCE COMPANY | 16.28% | 10,222,156 | 9,119,744 | 4,071,964 | 5,185,288 | 8,479,172 | 92.98% |
| 0000 | 35718 | PHICO INSURANCE COMPANY | 13.35% | 8,379,295 | 3,798,101 | 208,316 | 933,109 | 1,469,500 | 38.69% |
| 0659 | 32654 | MEDICAL DEFENSE ASSOCIATES | 13.30% | 8,348,524 | 9,667,577 | 2,532,764 | 9,912,519 | 7,904,180 | 81.76% |
| 0000 | 11843 | MEDICAL PROTECTIVE COMPANY | 11.23% | 7,048,007 | 17,918,575 | (28,166) | 12,127,272 | 20,978,614 | 117.08% |
| 0378 | 33367 | INTERMED INSURANCE CO | 9.99% | 6,273,363 | 6,734,300 | 2,095,803 | 6,616,643 | 3,370,198 | 50.05% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 8.07% | 5,067,855 | 4,500,836 | 899,923 | 3,829,476 | 4,912,321 | 109.14% |
| 0164 | 24767 | ST PAUL FIRE & MARINE INSURANCE CO | 7.90% | 4,960,997 | 1,580,449 | (191,342) | 985,500 | (36,117) | -2.29% |
| 0012 | 23817 | ILLINOIS NATIONAL INSURANCE COMPANY | 3.76% | 2,362,915 | 1,947,464 | 332,369 | 137,500 | 2,677,245 | 137.47% |
| 0218 | 20494 | TRANSPORTATION INSURANCE COMPANY | 3.30% | 2,071,097 | 1,726,291 | 542,292 | 0 | 1,821,020 | 105.49% |
| 0012 | 19380 | AMERICAN HOME ASSURANCE COMPANY | 2.66% | 1,672,200 | 1,959,304 | 79,767 | 0 | 970,000 | 49.51% |
| 0012 | 19445 | NATIONAL UNION FIRE INS CO OF PITTSBURG | 2.53% | 1,586,593 | 367,084 | (24,272) | 0 | (105,562) | -28.76% |
| 0568 | 33391 | MUTUAL ASSURANCE INC | 1.59% | 1,000,000 | 57,534 | 30,261 | 0 | 31,046 | 53.96% |
| 0000 | 44083 | PREFERRED PHYSICIANS MEDICAL RRG INC | 1.17% | 735,699 | 737,755 | 246,272 | 75,000 | 354,569 | 48.06% |
| 0831 | 34495 | DOCTORS COMPANY AN INTERINS EXCHANGE | 1.10% | 692,109 | 698,106 | (2,391,487) | 1,737,500 | 1,024,132 | 146.70% |
| 0218 | 35289 | CONTINENTAL INSURANCE COMPANY THE | 0.68% | 425,712 | 1,219,889 | (1,556,850) | 2,415,937 | (16,352,995) | -1340.53% |
| 1172 | 24422 | LEGION INSURANCE COMPANY | 0.66% | 413,073 | 277,488 | (225,336) | 285,000 | (1,143,456) | -412.07% |
| 0000 | 36234 | PREFERRED PHYSICIANS INS CO D/B/A PPIC | 0.61% | 384,501 | 384,409 | 51,385 | 7,000 | 110,749 | 28.81% |
| 0480 | 33359 | PROFESSIONAL LIABILITY INSURANCE CO | 0.43% | 270,707 | 309,907 | 157,273 | 500,000 | 829,875 | 267.78% |
| 0929 | 12246 | AMERICAN CONTINENTAL INSURANCE CO | 0.34% | 213,985 | 213,985 | (85,437) | 1,500 | 14,612 | 6.83% |
| 0000 | 34703 | KANSAS MEDICAL MUTUAL INS CO | 0.16% | 101,409 | 101,409 | 10,039 | 0 | 91,370 | 90.10% |
| 0000 | 44610 | PHYSICIANS DEFENSE ASSOCIATION | 0.16% | 97,962 | 111,005 | 105,640 | 30,000 | 165,196 | 148.82% |
| 0961 | 34266 | FRONTIER INSURANCE COMPANY | 0.16% | 97,622 | 142,910 | 22,849 | 10,491 | (15,469) | 0.00% |
| 0091 | 29459 | TWIN CITY FIRE INS CO | 0.12% | 75,602 | 74,342 | 0 | 0 | 0 | N/A |
| 0218 | 20885 | KANSAS CITY FIRE & MARINE INS CO | 0.12% | 75,266 | 75,266 | (103,944) | 0 | (612,220) | N/A |
| 0012 | 23809 | GRANITE STATE INSURANCE COMPANY | 0.10% | 62,449 | 64,388 | (12,770) | 2,500 | (80,425) | N/A |
| 0790 | 11207 | FREMONT INDEMNITY COMPANY | 0.08% | 50,421 | 4,202 | 0 | 0 | 0 | N/A |
| 0000 | 27645 | ST JUDES PROTECTIVE ASSOCIATION INC | 0.06% | 36,327 | 40,745 | (15,370) | 95,000 | (128,050) | N/A |
| 0218 | 20427 | AMERICAN CASUALTY CO OF READING PA | 0.05% | 30,338 | 52,706 | 210,080 | 5,923 | 1,194,335 | N/A |
| 0861 | 10686 | MEDICAL LIABILITY ALLIANCE | 0.02% | 12,223 | 4,590 | 0 | 0 | 0 | 0.00% |
| 0084 | 16691 | GREAT AMERICAN INSURANCE COMPANY | 0.02% | 10,845 | 12,412 | 5,329 | 0 | 0 | N/A |
| 0012 | 19429 | INSURANCE CO OF THE STATE OF PA | 0.00% | 1,432 | 2,037 | (1,076) | 0 | (22,282) | N/A |
| 0080 | 11967 | GENERAL STAR NATIONAL INS CO | 0.00% | 100 | 99 | 0 | 0 | 0 | N/A |
| 0000 | 11231 | GENERALI U S BRANCH | 0.00% | 0 | 0 | 0 | 0 | 2 | N/A |
| 0748 | 16551 | SAVERS PROPERTY & CASUALTY INS CO | 0.00% | 0 | 0 | (133) | 0 | (276) | N/A |
| 0041 | 19038 | TRAVELERS CASUALTY AND SURETY CO | 0.00% | 0 | 0 | (49,662) | 0 | (163,052) | N/A |
| 0008 | 19232 | ALLSTATE INSURANCE COMPANY | 0.00% | 0 | 0 | (427) | 0 | (4,843) | N/A |
| 0038 | 20281 | FEDERAL INSURANCE COMPANY | 0.00% | 0 | 0 | (18,657) | 0 | (56,740) | N/A |
| 0038 | 20397 | VIGILANT INSURANCE COMPANY | 0.00% | 0 | 0 | (1,763) | 0 | (5,364) | N/A |
| 0052 | 21083 | INTERNATIONAL INSURANCE COMPANY | 0.00% | 0 | 0 | (3,819) | 0 | (30,049) | N/A |
| 0052 | 21105 | NORTH RIVER INSURANCE COMPANY THE | 0.00% | 0 | 0 | 446 | 0 | 4,744 | N/A |
| 0052 | 21113 | UNITED STATES FIRE INSURANCE CO | 0.00% | 0 | 0 | 3,093 | 0 | 208,603 | N/A |
| 0052 | 21121 | WESTCHESTER FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | (576) | 0 | 3,516 | N/A |
| 0164 | 24791 | ST PAUL MERCURY INSURANCE COMPANY | 0.00% | 0 | (27) | 0 | 0 | (1,116) | N/A |
| 0041 | 25682 | TRAVELERS INDEMNITY CO OF CONNECTICUT | 0.00% | 0 | 0 | 626,866 | 0 | 1,387,190 | N/A |
| 0218 | 35270 | FIDELITY AND CASUALTY CO OF NY | 0.00% | 0 | 0 | (550) | 0 | (3,196) | N/A |
| TOTAL PHYSICIANS & SURGEONS BUSINESS | | | 100.00% | 62,780,784 | 63,904,882 | 7,521,094 | 44,893,158 | 39,240,977 | 61.41% |

MISSOURI DEPARTMENT OF INSURANCE
1997 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Dentists

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|-------------------------|--------------|------------------------------------|-----------------|------------------------------|-----------------------------|-------------------------------|--------------------------|------------------------------|---------------|
| 0000 | 11843 | MEDICAL PROTECTIVE COMPANY | 40.44% | 1,463,806 | 1,470,661 | 498,681 | 624,650 | 329,650 | 22.42% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 17.96% | 650,229 | 637,909 | 111,501 | 604,957 | (9,740) | -1.53% |
| 0568 | 36668 | MISSOURI MEDICAL INSURANCE COMPANY | 13.47% | 487,442 | 459,104 | 284,371 | 0 | (338,074) | -73.64% |
| 0378 | 33367 | INTERMED INSURANCE CO | 11.99% | 433,996 | 465,884 | 661,832 | 127,698 | 1,036,368 | 222.45% |
| 0091 | 29459 | TWIN CITY FIRE INS CO | 6.08% | 220,099 | 221,876 | 52,574 | 0 | 98,000 | 44.17% |
| 0659 | 32654 | MEDICAL DEFENSE ASSOCIATES | 4.46% | 161,597 | 187,129 | 49,025 | 0 | 152,996 | 81.76% |
| 0164 | 24767 | ST PAUL FIRE & MARINE INSURANCE CO | 2.12% | 76,598 | 78,691 | 16,122 | 6,250 | 19,659 | 24.98% |
| 0218 | 20478 | NATIONAL FIRE INS CO OF HARTFORD | 1.68% | 60,692 | 137,474 | 36,437 | 143,000 | 205,412 | 149.42% |
| 0961 | 34266 | FRONTIER INSURANCE COMPANY | 1.08% | 39,048 | 44,312 | 9,139 | 0 | 10,296 | 23.24% |
| 0244 | 10677 | CINCINNATI INS CO THE | 0.68% | 24,542 | 23,178 | 1,038 | 0 | 10,000 | N/A |
| 0159 | 24457 | RELIANCE INSURANCE COMPANY | 0.06% | 2,004 | 3,393 | 363 | 0 | 2,140 | N/A |
| 0218 | 20427 | AMERICAN CASUALTY CO OF READING PA | 0.00% | 0 | 0 | 46,511 | 0 | 80,588 | N/A |
| 0041 | 25658 | TRAVELERS INDEMNITY COMPANY | 0.00% | 0 | 0 | (26,063) | 0 | 42,845 | N/A |
| 0218 | 35289 | CONTINENTAL INSURANCE COMPANY THE | 0.00% | 0 | 0 | 2,977 | 0 | 43,275 | N/A |
| TOTAL DENTISTS BUSINESS | | | 100.00% | 3,620,053 | 3,729,611 | 1,744,508 | 1,506,555 | 1,683,415 | 45.14% |

MISSOURI DEPARTMENT OF INSURANCE

1997-PAGE-15-SUPPLEMENT-EXPERIENCE-WITH-MARKET SHARE

MEDICAL MALPRACTICE - Nurses

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|-----------------------|--------------|-------------------------------------|-----------------|------------------------------|-----------------------------|-------------------------------|--------------------------|------------------------------|---------------|
| 0218 | 20427 | AMERICAN CASUALTY CO OF READING PA | 70.02% | 1,001,744 | 575,348 | 42,379 | 29,794 | (180,619) | -31.39% |
| 0164 | 24767 | ST PAUL FIRE & MARINE INSURANCE CO | 18.20% | 260,347 | 334,098 | (108,839) | 0 | (542,648) | -162.42% |
| 0159 | 24457 | RELIANCE INSURANCE COMPANY | 5.44% | 77,847 | 71,091 | 11,226 | 0 | 58,989 | 82.98% |
| 0659 | 32654 | MEDICAL DEFENSE ASSOCIATES | 4.78% | 68,333 | 79,129 | 20,731 | 0 | 64,696 | 81.76% |
| 0244 | 10677 | CINCINNATI INS CO THE | 1.11% | 15,919 | 9,807 | 233 | 0 | 0 | 0.00% |
| 0159 | 24430 | RELIANCE NATIONAL INDEMNITY COMPANY | 0.45% | 6,398 | 4,295 | (5,209) | 0 | 16,382 | 381.42% |
| 0159 | 40592 | RELIANCE NATIONAL INSURANCE COMPANY | 0.00% | 0 | 0 | 302 | 0 | 2,562 | N/A |
| TOTAL NURSES BUSINESS | | | 100.00% | 1,430,588 | 1,073,768 | (39,177) | 29,794 | (580,638) | -54.07% |

MISSOURI DEPARTMENT OF INSURANCE
1997 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Hospitals

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|-------------------------|--------------|---|-----------------|------------------------------|-----------------------------|-------------------------------|--------------------------|------------------------------|---------------|
| 0861 | 27642 | MISSOURI HOSPITAL PLAN | 61.04% | 9,307,910 | 9,429,425 | 647,805 | 1,841,056 | 8,894,611 | 94.33% |
| 0000 | 35718 | PHICO INSURANCE COMPANY | 20.24% | 3,086,484 | 1,828,777 | 285,196 | 640,000 | 1,246,100 | 68.14% |
| 1166 | 28916 | LAWRENCEVILLE PROPERTY AND CASUALTY | 9.84% | 1,500,525 | 120,480 | 19,835 | 0 | 73,266 | 60.81% |
| 0929 | 12246 | AMERICAN CONTINENTAL INSURANCE CO | 4.28% | 652,349 | 609,963 | 0 | (56,676) | (209,306) | -34.31% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 1.61% | 245,552 | 182,326 | (150,732) | 192,000 | (902,995) | -495.26% |
| 0244 | 10677 | CINCINNATI INS CO THE | 1.58% | 241,460 | 222,488 | 32,878 | 31,969 | 941,969 | 423.38% |
| 0212 | 16535 | ZURICH INSURANCE COMPANY | 0.86% | 131,382 | 154,624 | 100,002 | 298,053 | 1,781,819 | 1152.36% |
| 0568 | 36668 | MISSOURI MEDICAL INSURANCE COMPANY | 0.72% | 110,000 | 4,583 | 0 | 0 | 0 | 0.00% |
| 0901 | 18279 | BANKERS STANDARD INSURANCE COMPANY | 0.63% | 95,745 | 89,544 | 0 | 0 | 41,802 | 46.68% |
| 0164 | 24767 | ST PAUL FIRE & MARINE INSURANCE CO | 0.55% | 83,186 | (42,919) | (167,826) | 0 | (583,958) | 1360.60% |
| 0350 | 34916 | FIRST SPECIALTY INSURANCE CORPORATION | 0.49% | 74,000 | 75,596 | 4,192 | 0 | 48,193 | 63.75% |
| 0901 | 20702 | CIGNA FIRE UNDERWRITERS INS CO | 0.32% | 48,575 | 111,340 | 23,612 | 13,474 | 131,957 | 118.52% |
| 0901 | 22667 | CIGNA INSURANCE COMPANY | 0.25% | 37,816 | 29,820 | 5,861 | 0 | 9,376 | 31.44% |
| 0961 | 34266 | FRONTIER INSURANCE COMPANY | 0.16% | 24,427 | 12,382 | 5,718 | 0 | 2,150 | 0.00% |
| 0212 | 26247 | AMERICAN GUARANTEE & LIABILITY INS CO | 0.15% | 22,688 | 24,580 | 24,090 | 24,500 | 50,227 | 204.34% |
| 0901 | 22713 | INSURANCE COMPANY OF NORTH AMERICA | 0.14% | 21,656 | 23,893 | 3,645 | 3,233 | 95,299 | 398.86% |
| 0901 | 22748 | PACIFIC EMPLOYERS INSURANCE COMPANY | 0.12% | 18,911 | 18,267 | (10,432) | 0 | (31,808) | -174.13% |
| 0041 | 19038 | TRAVELERS CASUALTY AND SURETY CO | 0.00% | 0 | 0 | (2,977,925) | 0 | (12,475,896) | N/A |
| 0008 | 19232 | ALLSTATE INSURANCE COMPANY | 0.00% | 0 | 0 | (392) | 0 | (3,525) | N/A |
| 0457 | 19828 | ARGONAUT MIDWEST INSURANCE COMPANY | 0.00% | 0 | 0 | 80,464 | 0 | (1,069,589) | N/A |
| 0218 | 20427 | AMERICAN CASUALTY CO OF READING PA | 0.00% | 0 | 0 | 9,480 | 0 | 16,079 | N/A |
| 0218 | 20494 | TRANSPORTATION INSURANCE COMPANY | 0.00% | 0 | 0 | 278,276 | 0 | 148,088 | N/A |
| 0901 | 20710 | CENTURY INDEMNITY COMPANY | 0.00% | 0 | 0 | 26,593 | (4,485) | 409,022 | N/A |
| 0218 | 20885 | KANSAS CITY FIRE & MARINE INS CO | 0.00% | 0 | 0 | (2,952) | 0 | (16,001) | N/A |
| 0041 | 22217 | GULF INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 0 | 75,000 | N/A |
| 0164 | 24791 | ST PAUL MERCURY INSURANCE COMPANY | 0.00% | 0 | 0 | 1,635 | 10,000 | (287,737) | N/A |
| 0041 | 25674 | TRAVELERS INDEMNITY CO OF ILLINOIS | 0.00% | 0 | 0 | (58,414) | 0 | 24,585 | N/A |
| 0218 | 35270 | FIDELITY AND CASUALTY CO OF NY | 0.00% | 0 | 0 | (120) | 0 | 0 | N/A |
| 0761 | 37273 | FIREMANS FUND INS CO OF WISCONSIN | 0.00% | 0 | 65,625 | 0 | 0 | 0 | N/A |
| 0212 | 40142 | AMERICAN ZURICH INSURANCE COMPANY | 0.00% | 0 | 0 | (4,243) | 0 | 35,834 | N/A |
| 0901 | 43575 | INDEMNITY INSURANCE CO OF NORTH AMERICA | 0.00% | 0 | 0 | 237 | 0 | 0 | N/A |
| 0761 | 21873 | FIREMANS FUND INSURANCE COMPANY | -0.02% | (2,803) | 39,220 | 0 | 0 | 0 | N/A |
| 0218 | 35289 | CONTINENTAL INSURANCE COMPANY THE | -2.96% | (451,283) | 199,306 | 1,333,643 | 150,156 | 3,530,159 | N/A |
| TOTAL HOSPITAL BUSINESS | | | 100.00% | 15,248,580 | 13,199,320 | (489,874) | 3,143,280 | 1,974,721 | 14.96% |

MISSOURI DEPARTMENT OF INSURANCE

1997 PAGE 15 SUPPLEMENT-EXPERIENCE-WITH-MARKET-SHARE

MEDICAL MALPRACTICE - Other

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|------------|-----------|--------------------------------------|--------------|------------------------|-----------------------|-------------------------|--------------------|------------------------|------------|
| 0218 | 35289 | CONTINENTAL INSURANCE COMPANY THE | 56.37% | 10,580,485 | 10,835,643 | 2,749,501 | 478,667 | 8,899,024 | 82.13% |
| 0761 | 22810 | CHICAGO INSURANCE COMPANY | 7.87% | 1,477,203 | 1,490,203 | 356,700 | 1,456,000 | 879,615 | 59.03% |
| 0164 | 24767 | ST PAUL FIRE & MARINE INSURANCE CO | 6.76% | 1,268,401 | 1,396,872 | (86,204) | 470,168 | (384,523) | -27.53% |
| 0164 | 24791 | ST PAUL MERCURY INSURANCE COMPANY | 6.48% | 1,217,139 | 1,447,154 | 518,491 | 1,060,707 | 2,112,784 | 146.00% |
| 0000 | 15865 | NCMIC INSURANCE COMPANY | 4.84% | 907,879 | 922,647 | (128,955) | 52,500 | (216,223) | -23.44% |
| 0659 | 32654 | MEDICAL DEFENSE ASSOCIATES | 4.54% | 851,280 | 985,781 | 258,260 | 2,092,000 | 805,971 | 81.76% |
| 0041 | 22217 | GULF INSURANCE COMPANY | 2.13% | 399,396 | 465,088 | 32,904 | 0 | 33,543 | 7.21% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 2.09% | 392,788 | 470,410 | (78,243) | (126,920) | (732,468) | -155.71% |
| 0929 | 12246 | AMERICAN CONTINENTAL INSURANCE CO | 2.01% | 376,720 | 618,163 | 0 | 0 | 33,951 | 5.49% |
| 0775 | 13714 | PHARMACISTS MUTUAL INSURANCE COMPANY | 1.51% | 283,378 | 286,137 | 22,482 | 0 | 6,830 | 2.39% |
| 0000 | 18767 | CHURCH MUTUAL INSURANCE COMPANY | 1.02% | 191,513 | 201,222 | 97,138 | 186,162 | 379,816 | 188.75% |
| 0218 | 20494 | TRANSPORTATION INSURANCE COMPANY | 0.91% | 170,765 | 131,035 | 586 | 0 | (25,997) | -19.84% |
| 0218 | 20427 | AMERICAN CASUALTY CO OF READING PA | 0.83% | 154,893 | 346,384 | (239,466) | 41,229 | (410,081) | -118.39% |
| 0901 | 18279 | BANKERS STANDARD INSURANCE COMPANY | 0.70% | 132,220 | 152,467 | 68,119 | 362 | 57,726 | 37.86% |
| 0901 | 20702 | CIGNA FIRE UNDERWRITERS INS CO | 0.70% | 131,333 | 68,240 | 0 | 3,368 | 32,989 | 48.34% |
| 1111 | 25534 | TIG INSURANCE COMPANY | 0.51% | 96,169 | 78,212 | (65,879) | 0 | 41,478 | 53.03% |
| 0244 | 10677 | CINCINNATI INS CO THE | 0.40% | 75,754 | 64,317 | 238,778 | 657 | 85,657 | N/A |
| 0961 | 34266 | FRONTIER INSURANCE COMPANY | 0.10% | 19,334 | 63,295 | 4,528 | 0 | 68,580 | 108.35% |
| 0785 | 38970 | MARKEL INSURANCE COMPANY | 0.07% | 13,500 | 1,036 | 441 | 0 | 818 | 78.96% |
| 0163 | 19690 | AMERICAN ECONOMY INSURANCE COMPANY | 0.06% | 10,525 | 6,324 | 0 | 0 | 0 | 0.00% |
| 0350 | 34207 | WESTPORT INSURANCE CORPORATION | 0.05% | 9,668 | 9,371 | 1,762 | 0 | 5,727 | 0.00% |
| 0041 | 25674 | TRAVELERS INDEMNITY CO OF ILLINOIS | 0.03% | 4,989 | 4,989 | (22,716) | 0 | 9,361 | 187.63% |
| 0163 | 19704 | AMERICAN STATES INSURANCE COMPANY | 0.02% | 3,469 | 2,334 | 0 | 0 | 0 | 0.00% |
| 0163 | 24732 | GENERAL INSURANCE CO OF AMERICA | 0.01% | 1,155 | 484 | 0 | 0 | 0 | 0.00% |
| 0163 | 24724 | FIRST NATIONAL INS CO OF AMERICA | 0.00% | 45 | 45 | 0 | 0 | 0 | 0.00% |
| 0926 | 11401 | GUARANTY NATIONAL INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 0 | 0 | 0.00% |
| 0041 | 19038 | TRAVELERS CASUALTY AND SURETY CO | 0.00% | 0 | 0 | (938) | 0 | (5,309) | #DIV/0! |
| 0008 | 19232 | ALLSTATE INSURANCE COMPANY | 0.00% | 0 | 0 | (8,493) | 0 | 8,497 | #DIV/0! |
| 0091 | 19682 | HARTFORD FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | (2,551) | 0 | (28,980) | 0.00% |
| 0553 | 20354 | SEA INSURANCE CO OF AMERICA THE | 0.00% | 0 | 0 | 11,492 | 0 | 25,000 | N/A |
| 0484 | 20532 | CLARENDON NATIONAL INS CO | 0.00% | 0 | 0 | (347) | 0 | (1,167) | N/A |
| 0218 | 20885 | KANSAS CITY FIRE & MARINE INS CO | 0.00% | 0 | 0 | 25,000 | 0 | 100,000 | N/A |
| 0761 | 21873 | FIREMANS FUND INSURANCE COMPANY | 0.00% | 0 | 0 | 7,351 | 0 | 140,183 | N/A |
| 0091 | 22357 | HARTFORD ACCIDENT & INDEMNITY CO | 0.00% | 0 | (20,202) | (4,589) | 0 | 16,528 | N/A |
| 0761 | 22837 | INTERSTATE INDEMNITY COMPANY | 0.00% | 0 | 0 | 512 | 0 | (180) | N/A |
| 0164 | 24775 | ST PAUL GUARDIAN INSURANCE COMPANY | 0.00% | 0 | 0 | 3,213 | 0 | 7,339 | N/A |
| 0041 | 25658 | TRAVELERS INDEMNITY COMPANY | 0.00% | 0 | 0 | 125 | 0 | 313 | N/A |
| 0196 | 25887 | UNITED STATES FIDELITY & GUARANTY CO | 0.00% | 0 | 0 | 0 | 0 | (15) | N/A |
| 0091 | 29459 | TWIN CITY FIRE INS CO | 0.00% | 0 | 0 | 0 | 0 | (2,500) | N/A |
| 0218 | 35270 | FIDELITY AND CASUALTY CO OF NY | 0.00% | 0 | (5,345) | 0 | 0 | 0 | N/A |
| 0164 | 36455 | NORTHBROOK INDEMNITY CO | 0.00% | 0 | 0 | (13) | 0 | 0 | N/A |
| 0761 | 37273 | FIREMANS FUND INS CO OF WISCONSIN | 0.00% | 0 | 0 | (14,900) | 0 | (1,654) | N/A |
| | | | | | (6,250) | 5,027 | 0 | 12,703 | N/A |
| | | TOTAL OTHER BUSINESS | 100.00% | 18,770,001 | 20,016,056 | 3,749,116 | 5,714,900 | 11,955,336 | 59.73% |

Definition of Terms

Economic Damages - The amount of damages arising from pecuniary harm including, without limitation, medical damages and those damages arising from lost wages and lost earning capacity.

Direct Incurred Losses - Total indemnity costs of insured claims, including both sums already paid and estimates of those yet to be paid, before reinsurance has been ceded and/or assumed.

Loss Ratio - Direct incurred losses divided by direct earned premium.

Direct Losses Paid - Total indemnity costs of insured claims, including amounts paid in the current year for claims arising from coverage in prior years, before reinsurance has been ceded and/or assumed.

Non-Economic Damages - The amount of damages arising from non-pecuniary harm including, without limitation, pain, suffering, mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium.

Direct Premium Earned - The part of premiums attributable to the coverage already provided in a given period before reinsurance has been ceded, and/or assumed.

Direct Premium Written - Amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

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